

DEVELOPING AN URBAN FRINGE

BLUEPRINT FOR VOLUNTARY ACTION

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Foreword

Among various issues and problems associated with urbanisation in India, quite a few relate to its unplanned and elemental character. Since the process of urbanisation in India is closely intertwined with the process of industrialisation and modernisation, both of which remain sluggish, inchoate, lopsided and heavily weighed by retrograde features, it is no surprise to see the urban scene characterised by similar afflictions. Slums squatter settlements and semi-urbanised habitats are some of the sore symptoms of a deep-seated malady. For a long time it has been recognised that these problems are important areas for pressing public intervention through a variety of institutions and instruments. However, to the extent that unplanned further growth of existing urban habitats, accompanied by the unplanned emergence of new urban centres, continues, the unfinished task of setting up socially-cohesive and self-sustaining urbanisation encounters increasing resistance from the objective factors grounded in the realised rate and pattern of development.

The emergence of urban fringes are, therefore, a powerful manifestation of the complexities of our urban scene. The increasing corpus of studies on various facets of urbanisation

are focussing attention on various dimensions of the urban problem. However, the problem is generally dealt with either at too aggregative a level, or at a nearly-totally isolated micro-level. What is needed is to go into the specifics in details at the micro-level and at the same time, to keep the broader linkages, context and constraints operationally and analytically alive. This is essential in order to generate not only a certain meaningful comprehension but also to evolve a strategy for combatting the problem.

In the present study of the problems of an urban fringe, such a perspective is sought to be operationalised. Through intensive field studies, a profile of a semi-urbanised fringe is generated which is vivid and through a process of abstraction, makes one comprehend the nature and working of the socio-economic processes connected with poverty and stagnation in the urban fringe studied, *i.e.*, Tajganj. It tries to bring out the predicament of a small urban fringe in a multi-structural, underdeveloping market economy in so far as public intervention itself gets circumscribed by the overpowering logic of the market.

It is in this perspective that some associative, complementary role can be discharged by such voluntary agencies as have a stake in the reactivisation of socio-economic processes at the grassroot level and which can catalyse local participative endeavours. The present study by Dr. Kamal Nayan Kabra goes into these questions and discusses the approach, strategy, agencies, priorities and programmes for such voluntary action.

Apart from generating a perceptive profile of a semi-urban settlement and the atiology of its poverty and stagnation, the study attempts, to build up a blueprint for complementary action by both public and voluntary agencies. Its significance lies in the correlation it sets up between the socio-economic profile, the priorities for development effort and specific programmes towards these ends. It is hoped that the methodological message inherent in the exercise will be found to be of general use.

T.N. Chaturvedi

T.N. CHATURVEDI
Director

IIPA
NEW DELHI
DECEMBER 30, 1979

Preface

The Indian Institute of Public Administration was assigned the task of preparing a socio-economic profile of Tajganj—a part of the city of Agra—and an Action Plan for what was termed its re-development by a voluntary agency normally engaged in industrial and business activities.

Since the big corporate entity has entered this area through their luxury hotel, they said that they have taken upon themselves the social responsibility of regenerating the economic and community life in Tajganj. As a part of this responsibility, they commissioned the Indian Institute of Public Administration, New Delhi, to conduct a socio-economic survey and use the data available with the Department of Town and Country Planning of the Government of U.P. and prepare a socio-economic profile of Tajganj and an Action Plan for regenerating and developing its economy and community life through social, communal, individual, voluntary associations' and governmental efforts. Along with the IIPA, the Company also commissioned a Town and Country Planner to prepare a Master Plan for Tajganj and an urban design proposal for the spine running from the gate adjoining Tajmahal upto the site of the Company's Hotel based on a survey and analysis of the physical

aspects of Tajganj. In this sense the work of IIPA and the Town Planner is complementary.

IIPA obtained from the office of the Department of Town and Country Planning, Agra Division, of the Government of Uttar Pradesh, the data of a 10 per cent sample survey (*i.e.* of every tenth household) of Tajganj which they carried out in 1971. To supplement this data, a fresh survey based on the same sample was undertaken by the IIPA in May-July 1976 to collect additional information. On the basis of these survey data, field visits, unstructured discussions with some articulate local citizens and leaders and various government agencies operating in the area and data from a commercial and industrial survey carried out by the Department of Town and Country Planning, Agra region, we prepared a socio-economic profile of Tajganj.

Our report consists of the following parts:

Part I Analysis of the socio-economic profile with supporting tables.

Part II Action Plan for socio-economic development.

We acknowledge gratefully the assistance provided by Department of Town and Country Planning, Agra Division, Government of Uttar Pradesh in making available to us the data they collected in 1971 about Tajganj for the preparation of Master Plan for Tajganj. We are also grateful to the District Magistrate of Agra for helping us in our survey and interview work in Agra. We also wish to put on record our gratefulness to the residents of Tajganj, various government and other agencies and their officials for cooperating with us in our work by providing the necessary information and acquainting us with their point of view. We are grateful to the town planner in helping us in the process of understanding Tajganj. Our record of expressing thanks and gratitude will be incomplete without putting on record our sincere thanks to the corporate body which financed the project.

Many colleagues and research investigators rendered valuable help. I am particularly indebted to my colleagues, Shri N.C. Ganguli and Shri Raj Nandy, for the painstaking field work and many fruitful discussions. Shri Nirmal Ganguli saw

through the major part of the statistical work and helped me in the preparation of the drafts of the socio-economic profile.

Shri R.N. Haldipur, the then Director of the Institute not only showed keen interest in the work at all stages, but went through the entire draft and offered his valuable suggestions. It is only appropriate that the debt to him is gratefully acknowledged.

In the later stages, when we were preparing the MSS for publication, Shri T.N. Chaturvedi, Director of the Institute took great interest in the work and gave all possible encouragement. It was very kind of him to contribute the Foreword. I take the opportunity to put on record my thanks to Shri Chaturvedi.

The help and promptness of the publications section of the Institute, particularly the perseverance of Shri N.R. Gopalakrishnan and Shri K.K. Joshi, is thankfully acknowledged.

I owe the photographs appearing in the book to the courtesy of Dr. Jamal H. Ansari of the School of Planning & Architecture, New Delhi. My sincere thanks to him on this account as well for shared field work in Tajganj. Last but not the least, I sincerely thank Pranab Banerjee for going through the MSS and preparing the index.

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DECEMBER 30, 1979

KAMAL NAYAN KABRA

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Introduction : Urban Fringe : The Concept and the Problematic

Urbanisation in India is, by and large, still a fringe phenomenon. It is a fringe phenomenon in the sense that in its size, spread, impact and role in the processes of social transformation, it remains a small, limited and weak phenomenon. It is a factor associated with the limited development of industries and modern socio-economic processes reflected in the persistence of a multistructural society. Owing to a complex of such factors and embodying their consequences, urbanisation has not evolved into a decisive, dynamic phenomenon; it remains one of those incomplete, unintegrated developments which India's intimate relationship with more advanced capitalist world and the halting and lop-sided process of modern economic development foisted on her. It is in this sense that urbanisation can be considered a fringe phenomenon in India.

Such a fringe character of urbanisation itself is a major factor in the emergence of 'urban fringes'. At the most general level it can be said that one of the consequences of urbanisation being a fringe phenomenon is seen in the existence of 'urban fringes'—a kind of partially integrated, semi-urban, slum-squatter, stagnant settlements at the periphery of large urban, metropolitan centres.

Urban fringes are also a result of rural urban interaction in a situation in which the urban sector does not possess adequate capacity to absorb and integrate the cast-offs from the rural sector. Additionally, processes of historical neglect of urban housing and the grossly inadequate provision of urban infrastructure and civic amenities also contribute to the emergence of urban fringes.

The concept of an urban fringe is not a new one in urban geography. For example Prakasa Rao has used the words, 'peri urban land' and 'fringe area' more or less interchangeably to refer to land lying within two to three miles from the existing town boundary.¹ At times a fringe area is taken to be "a particularly problematic area quite close to a given city boundary," which "for all practical purposes is an integral part of the core city."² Elaborating on this formulation, it is said that an urban fringe "is a transitional or twilight zone situated inbetween well-recognised land uses of the city and the agricultural tracts of the village. It is, generally speaking, smaller than the commuting or trade area of a city and can be distinguished in terms of peculiarity of land uses. In fact, most of the land uses in the fringe are in a flux where industries, residential quarters, commercial places, streets, drains, shacks, and slums jostle in space."³

The transitional, flux character, combined with lower and inadequate level of integration and development of the urban fringes, with consequent concentration of worse-off sections in its boundary is the major source of the problems facing urban fringes.

In this sense, fringe area is a problem area. It has been suggested that 'not every fringe, however, can be considered a problem fringe.'⁴ This, it is argued, follows from the fact that every town or a city has a fringe. But if the core city or town is a slow growth area, its fringe does not become a problem area. Thus it is apparent that the above formulation

¹V.L.S. Prakasa Rao, *Mysore Towns*, Indian Statistical Institute, Calcutta, 1964.

²Mohit, Bhattacharya, "Administering the Urban Fringe", *Essay On Urban Government*, World Press, Calcutta, 1978, p. 84.

³*Ibid.*, p. 85.

⁴*Ibid.*, p. 85

relates problem fringes to rapidly growing towns and cities only.

It stands to reason to hypothesise that there are some serious differences in the nature and character of fringes located on the outskirts of growing urban centres from those associated with slow growing or stagnant urban areas. For example, in the former case unemployment or underemployment would be associated with increasing immigration, while in the latter case, unemployment and underemployment would co-exist with emigration. However, as far as the processes of development, generation of income and employment opportunities, creation of production capacities, provision of civic amenities, etc., are concerned, they may be wanting or be inadequate, unbalanced and socially very costly in both the types of urban fringes. Hence, it will not be correct to say that while growing cities have problem urban fringes, the stagnant urban centres do not have problem fringes. In reality, both the situations generate problem fringes; the major difference concerns the character of problems facing the two and not their absence in one case.

The urban fringes may or may not be administratively integrated with the core city. Administrative inclusion of urban fringes in the main city does not necessarily and by itself contribute to the solution of the problems of urban fringes. In fact, it may produce counter effects. As a result of not taking note of such possibilities, it is not uncommon to come across writings which express a certain amount of core-city-centred concern over the inclusion of urban fringes in the territorial jurisdiction of the main city. For instance, it has been argued that, "In most cases the fringe area becomes a problem area *for the city* because of its location right at the periphery of city. This area is marked by haphazard and unregulated growth, overcrowding, slums, ribbon development and traffic problems, insanitary conditions and chaotic use of land."⁵

It has also been argued that "free movement between the fringe and the city places the city at a disadvantage. Its services and amenities are freely used by the residents of the former without caring to pay anything to the municipal coffer. Thus

⁵Bhattacharya, *op. cit.*, p. 85 (emphasis added).

the fringe is looked at as the Mecca of the tax-dodgers."⁶

The arguments seem to be running at two parallel levels. While at one stage, it is suggested that 'annexation' of the fringe by the core city has at times averted the fringe problems, it is suggested, at another stage, that the *existence* and *conditions* of urban fringes create problems for the main city. The argument is based on the pattern of socio-economic flows between the fringe and the core,* which enable the former to cause some 'outflows' (like use of services and amenities) from the latter, without any compensatory inflows (in the form of payment for civic services).

It is easy to see that the social and economic outflows from the fringe in the form of cheap labour, demand for products, support for getting into positions power, and other skilled and unskilled services are not taken into account in the above argument. Then, the concern is exclusively with payment for the use of municipal services. It is also taken into account that while by bringing in the fringes within the municipal boundary the problem of 'tax-dodging' can be averted, the differential allocation of civic amenities heavily weighed against the fringe is very difficult to rectify owing to power and privileges vested in the core city.

If the social and economic flows between the fringe and the city are taken into account, it is our hypothesis that the fringes are the net losers. Generally, their share in the allocation of civic facilities is comparatively small. While both the problems of the fringe and the city may owe themselves to some larger, common factors, the position of the fringes owes heavily to outflows extracted from them by the core.

In sum, the factors which distinguish an urban fringe from other slum-squatter settlements, so characteristic of incomplete, anarchic and asocially determined processes of urbanisation in the third world countries, like India, are their segregation in various ways from the main city and the net outflow of various resources from the fringe to the core city—both its central areas and its well-serviced suburbia. Thus one has to understand an urban fringe as a suburban, semi-urban area

⁶Bhattacharya, *op. cit.*, p. 85.

^{*}Obviously by 'core' is not meant a central area; the spatial category is used in a socio-economic sense.

inhabited by relatively low income, marginal groups with consequent emergence of slum-like conditions in their midst.

To the extent that such settlements, and their manifold problems result from broader, macro-level socio-economic processes, it is only through the operation of such broader forces that their problems will be taken care of. However, it does not follow from the above that micro-micro level intervention and planning has no role to play in dealing with the short-run and long-run problems which make life a difficult drudgery for their hapless denizens. Provision of amenities, enforcement of humane municipal regulations, micro-level efforts at resource mobilisation and utilisation not only add to social consumption but by creating income-earning opportunities add to material wellbeing as well. Of these civic amenities, those in the field of education and public health possess a great deal of potential in terms of its subsequent spread effects in many directions.

These micro-interventions need not be at the initiative and behalf of the government alone. A lot can be expected and done through voluntary effort, provided it gets initiated through some external factors/agencies. There is often a good deal of talk about business organisations initiating such voluntary efforts. Though there is nothing in such efforts which goes against the enlightened self-interest of business, one cannot say how far such efforts will be forthcoming and be free of direct business motivation. Business units like those providing luxury-class hotel facilities in the midst of slums have every enlightened reason to contribute towards improvement of the conditions of the area in which they are located, if for no other reason than to make the luxuries they are providing a little less offensive and vulgar. In sum, to the extent such voluntary efforts are available, they can, given a proper action plan, play a useful role. The long experience of stagnation and poverty has deprived the residents of such urban fringes of the capacity to initiate, let alone, take to fruition, processes of self-improvement through spontaneous, cooperative, collective, voluntary efforts.

However, it is equally true that purely exogenous efforts, without the involvement of the local population, hardly stand a chance of succeeding, and, if somehow are persisted with, can

It should also be pointed out that such micro-efforts at local level improvements have very significant implications for the broader processes of social mobilisation for making an impact on the network of social relations extending beyond the local scenario. To the extent that life becomes a little more livable, to the extent that such processes are locally grounded and palpable enough to be seen and understood by people who have undergone long periods of inertia, to the extent that such processes are obstructed by the vested interests and enable the poor to recognise and fight the vested interests in an organised manner, to the extent that such experiences create a higher level of consciousness and enable them to relate the political processes with concrete interests and gains, such micro-level voluntary efforts at improving the immediate habitat have wider and long-run significance.

Moreover, the detailed micro-micro-level socio-economic studies which are indispensable for formulating such voluntary action-programmes for local community improvements have a good deal of scientific significance, particularly from the point of relating social theorising to the tasks of social transformation. If a large number of detailed micro-studies in diverse conditions are carried out with a view to provide a basis for an Action-Plan for local level development, these can provide very useful material for better and richer understanding of many societal processes. These materials can also be used for testing many current hypotheses about processes of social transformation.

Thus, when we were asked to study Tajganj with a view to prepare an Action-Plan for its development and regeneration, we thought of it not only as a specifically useful exercise but as one having wider ramifications and import. As a result of this study, we feel that we have been able to make a beginning towards an understanding of the problems of an urban fringe which is not only action oriented but has wider social and methodological pay-off.

PART I

TAJGANJ: A SOCIO-ECONOMIC PROFILE

Physical and Demographic Features

Tajganj in Agra can be regarded as an urban fringe or semi-urban settlement. It is inhabited by about 36,000 persons. It is located immediately to the south of Taj Mahal and dates back to the time of the construction of the Taj. Presently, it is a part of Agra Nagar Mahapalika and can be regarded as a peripheral area to the main city which is even physically somewhat separated from the rest of the city. Most parts of Tajganj have been classified as slums by the Nagar Mahapalika and the Agra Master Plan.

The settlement has many unique features and problems, most of which arise from its being a historical settlement close to Taj Mahal and being inadequately integrated with the main city. Lately the tourist potential of the area is being increasingly tapped by the coming up of many luxury class hotels in and around Tajganj. Tajganj has, over time, acquired a certain artisans' and handicrafts' base. Despite all these, it presents practically all the features of a stagnant community and economy.

Tajganj (as old as the Taj Mahal) essentially consists of wards 26 and 27 of Agra Nagar Mahapalika. It has an area less than 200 acres, situated just behind the southern boundary wall

of the famed memorial. It is separated from the main city by a large cantonment and many 'nallahs' carrying the liquid waste of the city to the river Yamuna. According to the 1971 census, some 31,823 persons, belonging to various communities, live here, whose present (1976) number, assuming a rate of growth of 2.3 per cent per annum would be around 35,635. Assuming the same rate of growth of population (with as little immigration as has been witnessed so far, *i.e.*, 0.48 per cent migrants in 1971), Tajganj, by the turn of the century, may have to accommodate about 63,000 people.

PHYSICAL CHARACTERISTICS*

The area covered by Tajganj can be divided into two distinct portions. Whereas one (the western portion) is in the form of one compact urbanised development, the other is still predominantly rural, characterised by pockets of mostly residential developments surrounded by large tracts of vacant or agricultural land.

The area immediately to the south of the Taj Mahal precinct, probably the oldest in Tajganj, has a formal shape of roughly a mirror image of Taj Mahal precinct, an approximate rectangle, with houses arranged around, what would have been, in earlier days, four community courtyards each focussing to a mosque. The pattern of development of this formal section of Tajganj also gives evidence that, at its geographic centre, there must have existed a planned central core linked to the four community courtyards through pedestrian paths. However, this central core has now expanded along a north-south axis along which are located most of the commercial activities of Tajganj.

The population density (population residing on each unit of developed hectare excluding vacant and organised open spaces) ranges between 750 and 125 persons per hectare. The western portion of Tajganj is much more congested than the eastern. The net dwelling density in the area ranges between a maximum of about 40 dwelling units to a minimum of about 12 dwelling units per hectare. It is normally expected that the areas which

*This part is based on a paper by Dr. Jamal H. Ansari, Assistant Professor of Planning, School of Planning and Architecture, New Delhi. Thanks are owed to Dr. Ansari for permission to make use of it.

show a high population density would also indicate a high dwelling density. This is, more or less, true about the western part of Tajganj but not the eastern. Contrary to expectations, many areas in the eastern portion are developed at fairly high dwelling density inspite of the fact that the population density is low. It can be inferred that there exists pockets characterised by congestion within houses amidst 'wilderness' around the houses.

The land use analysis of the area shows that 20 per cent is being used for agriculture. Over 67 per cent of the total developed area is devoted to residential use. The commercial, industrial and institutional uses (facilities) comprise only 2.24, 0.85 and 3.07 per cent of the total developed area respectively. The area devoted to roads is only 7.48 per cent of the total developed area.

Presence of such large tracts of land devoted to agriculture and marginal presence of urban uses such as industrial, commercial and institutional areas are indicative of semi-urban land use characteristics of the area. The area devoted to roads is also much below the average of about 20 per cent normally associated with this use in urban areas of India. This, coupled with the fact that a major proportion of traffic in this area consists of pedestrians, bicycles and petty cabs, also reveal the semi-urban character of the area.

A particularly striking feature of this area is the almost complete absence of organised open spaces for passive and active recreation, even though the nearby areas around the Taj seem to be overflowing with such spaces.

Roads and streets in Tajganj can be broadly classified into: (i) roads with vehicular traffic, (ii) roads with non-vehicular traffic, and (iii) pedestrian paths. The new Fatehabad road belonging to the first category has a right of way of 24.5 metres. To the second category belong a large number of roads which connect different parts of Tajganj with each other. These roads have right-of-ways generally ranging from six to nine metres. The pedestrian paths are the narrow winding paths, some paved, some unpaved, providing access to each individual building. These are so narrow (1.5 to 2.5 metres wide) that they are negotiable by cycles and two wheeled scooters only. The volume of non-pedestrian traffic on these streets is negligible.

DEMOGRAPHIC CHARACTERISTICS

According to the 1971 census, the population of Tajganj was 31,823 with a sex ratio of 818 females per 1,000 males. Of the total population of Agra urban agglomeration, Tajganj's population constitutes nearly 5 per cent. Assuming a geometric growth rate of 2.3 per cent, as given in the Master Plan of Agra, 1975, the present population of Tajganj is likely to be about 35,635. The break-up of population according to religion is as follows:

<i>Religion</i>	<i>Percentage</i>
Hindu	50.0
Muslim	30.0
Others	20.0

The percentage of population belonging to scheduled caste and tribes is about 29 as revealed by our survey.

The age structure of the population, according to survey data of Town and Country Planning, Agra (1971) is as follows:

<i>Age Group</i>	<i>Percentage of Population</i>
0-14	43.23
15-29	23.57
30-59	27.63
60 and above	5.57

The high percentage of young population in Tajganj (which is similar to the whole of Agra) may be the result of high growth rate in the recent period. The high growth rate may be due to the high birth rate in the last decade because the other factor responsible for growth rate, *viz.*, immigration, is very insignificant. In 1971 the percentage of immigrants in the population was 0.45. The high percentage of young population is indicative of a heavy dependency burden on the economically active members of the population. The low percentage (5.57) in the age group 60 plus speaks of low expectation of life at birth.

As regards marital status, 41 per cent are married and 54 per cent unmarried. The average family size is about 6.

Out of the total households surveyed by us, the percentage of extended families was 67.59 and the percentage of nuclear

families was 32.41. These percentages do not seem to be unimpressive seeing the rural culture of Tajganj.

Population Projections

The projected population of Tajganj for the year 2001, taking the 1971 census population as base and assuming a geometric rate of growth of 2.3 per cent, is of order of about 63,000. Assuming the same age composition in 2001 as in 1971, viz., 43.23 per cent in the age group 0-14, 23.57 per cent in the age group 15-29, 27.63 per cent in the age group 30-59 and 5.57 per cent in the age group 60, one would expect the population of Tajganj in different age groups in the year 2001 to be as follows:

<i>Age Group</i>	<i>Population</i>
0-14	27,235
15-29	14,849
30-59	17,707
60 and above	3,509

Raghavachari* made a population projection of India for the year 2001 by assuming a birth rate as 25.7 per 1000 population, death rate as 9.7 per 1000 population and the general fertility rate as 16 and obtained the following percentages for the different age groups:

<i>Age Group</i>	<i>Percentage of Population</i>
0-14	29.98
15-29	29.80
30-59	33.74
60 and above	6.58

If we assume the above percentages for Tajganj in the year 2001, we can expect the population of Tajganj in different age

*S. Raghavachari, "Population Projection, 1976-2001" in Ashis Bose, P.B. Desai, Ashok Mitra and J.N. Sharma (eds.), *Population in India's Development, 1947-2000*, Vikas, Delhi, 1974.

groups to be as follows:

<i>Age Group</i>	<i>Population</i>
0-14	18,825
15-29	18,874
30-59	21,356
60 and above	4,245

Literacy

The literacy rate in Tajganj is 29 per cent (according to TCP survey data). Among the literates, there are 15 per cent with primary education and about 9 per cent with post-primary level. Graduates (including technical graduates) account for only 2 per cent. The percentage of student population in Tajganj is nearly 12.5. It was observed during our survey that a sizable part of the population belonging to the age-group 5-14 stayed away from school.

There are 9 primary schools (three public and six private), one middle school, one high school and one Inter College in Tajganj. The prospects of improving the present level of educational attainment in Tajganj without additional efforts at expansion are rather dim both at primary and post-primary levels because of the current intake capacity of educational institutions and the expensive nature of education which accounts for 11 per cent of a family's income on the average.

The proportion of earners in the population of Tajganj is 24.28 according to survey data of TOP, Agra. We find from the survey of industrial and commercial units by TCP, Agra, that women in Tajganj hardly participate in economic activities. Not even in traditional and household industries can their level of participation be considered more than marginal. Therefore, the percentage earners in population at 24 indicates, in the context of observed poverty in the area, that there is little open unemployment because most of the nonearners are women and are from the lower age-groups. This is also born out by our household survey data which show that about 20 per cent families report unemployment. Of the unemployed (105), 63.85 per cent were found registered with employment exchange, but this figure does not take into account those who do not get registered and others who may not be serious jobseekers,

either for want of appropriate skills or for lack of awareness/faith in the employment exchange as an agency appreciably helping one in getting a job.

As can be expected, open unemployment is not a particularly serious problem in a low income urban centre because the poor cannot afford to be unemployed and more often than not devise some sort of informal 'work' for themselves. As regards the incidence of unemployment among the scheduled caste families, about 17 per cent households have reported unemployment which shows that the pattern of unemployment among the scheduled caste families is not very different from the general pattern. The number of scheduled caste unemployed registered with the employment exchange is only 28. This low figure may be due to the low literacy rate among scheduled castes and/or ignorance about the existence of the employment exchange. The number of families reporting unemployment among the shoe-making families is only 4 and no unemployed person is registered with the employment exchange.

Occupational Profile

The information on occupational pattern was obtained from the following three sources:

- (a) Household Sample Survey.
- (b) Sample Survey of Commercial Units by TCP, Agra.
- (c) Sample Survey of Industrial Units by TCP, Agra.

Major occupational groups, as suggested by TCP data, (Table 1) may be classified as follows:

Trade
Industry
Service Occupations (other than trade)
Agriculture

The educational and skill profile of Tajganj makes it unlikely that most of the employees be engaged in the organised sector. That about 84 per cent of the employees work for the non-government employers (Table 2) lends support to this statement.

Among the workers, there are 52.62 per cent employees, 1.39

per cent employers and 45.99 per cent self-employed persons (Table 3).

TABLE 1 OCCUPATIONAL CLASSIFICATION OF WORKERS IN TAJGANJ

Occupation	No. of Persons Engaged in the Occupation	Percentage of Total
Cultivation	23	3.55
Household Industry	5	0.77
Manufacturing	1	0.15
Construction	4	0.62
Trade and Commerce	295	45.52
Transport	16	2.48
Service	304	46.91
Total	648	100.00

SOURCE: Socio-Economic Survey of Tajganj, Department of Town and Country Planning, Agra, 1971.

TABLE 2 EMPLOYMENT SECTOR

Sector	No. of Persons	Percentage of Total
Government	86	13.27
Semi-Government	20	3.09
Private	542	83.64

SOURCE: Same as for Table 1.

TABLE 3 STATUS OF EMPLOYMENT IN TAJGANJ

Status	No. of Persons	Percentage of Total
Employee	341	52.62
Employer	9	1.39
Self Employed	298	45.99

SOURCE: Same as for Table 1.

It may be seen that 341 persons (52.62%) classified themselves as 'employees'. This sounds rather paradoxical when

viewed against the backdrop of a low educational and skill profile but the fact of the matter is that most of these employees are workers in industrial units who are engaged in traditional activities and are either semi-skilled or unskilled; they pick up their 'skills' as they go along working from an early age.

While the percentage of workers falling under the category of household industry and manufacturing is less than one, those who classified themselves as employees are mainly engaged in industrial units. This is confirmed by the TCP data in which the number of workers reported is 1,365 (with 15 females). The number of workers employed in shops, etc., is relatively small. This is mainly because a majority of shops (56.0%) are single-owner operated units (Table 4).

TABLE 4 OWNER-WORKER RELATIONSHIP IN COMMERCIAL FIRMS IN TAJGANJ

Type of Workers	No. of Shops	Percentage of Total
Owner/Partner (Self Employed)	42	56.00
Family Members	22	29.33
Not Related to the Owner	11	14.67
Total	75	100.00

SOURCE: Survey of Commercial Establishments, Town and Country Planning, Agra.

As about 45 per cent households report trade and commerce as their occupation, only a few among those who call themselves employees would be likely to be working in commercial units. From the foregoing it will tend to follow that the weightage of industrial employment is far more than is reflected by the actual classification presented in the occupational structure owing to the industrial sector taking credit for most of the employees.

Thus industrial employment is the second largest occupational category in Tajganj after trade and commerce. Therefore, though the prominence of the tertiary sector (trade and commerce, transport and other services) remains intact, the secondary sector activities too are a fairly important occupational

category.*

Tertiary sector activities are mainly non-basic in the sense that they cater to demands internal to the area. The survey data of the commercial survey show that most of the shops (73.17%) purchase merchandise from the local market. The workers employed in shops are mostly (98.67%) local (Tajganj). Coming to industrial activities we find that while about 90 per cent of the retail outlets are local, something like 46 per cent of the wholesale outlets are outside Tajganj. Local raw material use level is over 61 per cent (Table 5) and over 77 per cent of the workers are local. Though the industrial activities have a strong local focus, they have none too insignificant external linkages. Thus industrial activities have greater reason for being considered basic, *i.e.*, export activities from the micro activities. Their role, therefore, is important in increasing the net earnings of the area as a whole which will benefit the residents of Tajganj.

TABLE 5 SOURCE OF PURCHASE OF RAW MATERIAL

Source of Purchase	No. of Units	Percentage of Total
Local	22	61.11
Local and Delhi	5	13.86
Delhi and Jaipur	6	16.67
Rest of U.P.	2	5.55
Imported	1	2.76

SOURCE: Survey of Industrial Establishments, Town and Country Planning, Agra.

It can be seen from Table 1 that agriculture is insignificant as an occupation in a rurban area like Tajganj accounting for about 3.5 per cent of the work force. This is corroborated by the fact that only a small percentage of people (less than two per cent) pay land revenue (Table 6). A study made by D.S. Chauhan states that there was greater reliance on agriculture (about 9.6 per cent) in 1954†. It shows that over these two

*Greater importance of secondary and tertiary activities in occupational structure than in land-use pattern seems to arise from the mix-up of residential buildings with industrial and commercial uses characteristic of lower forms of the latter.

decades the reliance on agriculture has come down, especially in view of the fact that most of the industrial units in Tajganj came up in the last two decades, particularly in the 1970s. Out of the 35 units surveyed, as many as 27 units came up in the last six years while the number of units which have survived from the past is just three.

TABLE 6 TAXES PAID BY THE RESIDENTS OF TAJGANJ

<i>Name of the Tax</i>	<i>Number of Families Paying the Tax</i>	<i>Percentage of Total Families (364)</i>	<i>Average Tax (Rs.)</i>
House Tax	191	52.47	53.17
Income Tax	4	1.09	300.00
Land Revenue	6	1.65	14.50

SOURCE: Socio-Economic Survey of Tajganj, Indian Institute of Public Administration, New Delhi, 1976.

During our survey work at Tajganj, we learnt that most of those engaged in transport are tongawallas and rickshawallas living in Tajganj. Their dependence on the rest of Agra is about the maximum. This sector of the workforce accounts for about 2.5 per cent of the workforce.

The fact that about 53 per cent of the workforce calls itself 'employees' is significant (Table 3). While undermining the importance of self-employment, (the percentage of self-employed in the workforce is about 46) it also shows how employment for wages is becoming an important source for the workforce of a semi-urbanised, low income, stagnant, micro area like Tajganj.

Since, 'employers' are less than 2 per cent (Table 3), one can infer the small commodity production obtains in the household sector in Tajganj.

Though employment for wage is an important source of livelihood, the role of organised sector as a source of employment is not particularly marked. If contribution to provident fund account is taken as a manifestation of organised sector employment, we found in our sample only 47 cases of this kind. Given the size of the workforce, this employment is insignificant. This indicates the informal and small scale nature of much of

the economic activities in Tajganj, an area which is a part of an important urban centre of north-west India. It also signifies the slow pace of growth of organised industries in such centres in general and in their backward pockets like Tajganj in particular.

The limited scale of entry of the residents of Tajganj into the organised sector economic activities is reflected in the absence of regular working hours. It is significant that in a chronically underemployed area, as reflected in the low-level of earnings (the average monthly household income is Rs. 295.32) and archaic organisational forms, more than 33 per cent work for more than 8 hours a day, the average working hours being 10 hours (Table 7). However, quite a few (about 15 per cent) work for less than 5.5 hours. Though more than 50 per cent work for eight hours, they are not necessarily a part of the organised sector, because working hours in shops and the spread of work norms from the prevalent [practice in dominant organised sector activities too partly account for the length of the work day. The length of the work day and the low-level of average earnings (about Rs. 55 per head in a household of six) along with the low skill profile in traditional crafts and the prominence of population (service) industries speak of hidden unemployment

TABLE 7 LENGTH OF THE WORKING HOURS IN TAJGANJ

No. of Hours Worked	Number of Persons	Percentage of Total
Less than 8 hours	47	14.87
Eight hours	162	51.27
More than 8 hours	107	33.86
Total	316	100.00

NOTE: (1) The average working hours for those who work less than 8 hours a day is 5.60 hours.
 (2) The average working hours for those who work more than 8 hours a day is 10.65 hours.
 (3) Only 41 persons get paid holidays.

SOURCE: Same as for Table 6.

in the sense of existence of latent sources of supply of additional and/or improved work following a suitable mix of policy interventions.

Occupational Mobility

The picture of occupational structure and working conditions in Tajganj will not be complete if the dynamics of occupational change is also not taken note of. For this purpose we enquired about the occupation of the father and grandfather of our respondents. On the basis of the prevailing typical levels of earning and social status ranking of various reported occupations, we tried to understand the inter-generational occupational mobility for the heads of families of our sample households. It is revealing that for about 55 per cent families no occupational change has taken place even in the third generation (Table 8).

TABLE 8 OCCUPATIONAL MOBILITY IN TAJGANJ

Category of Change	Number of Heads of Families	Percentage of Total
No Change	200	55.25
Change to Lower Level Occupation*	38	10.50
Change to Higher Level Occupation*	64	17.68
Change at a Similar Level	60	16.57
Total	362	100.00

*Change in occupational status has been termed lower or higher on the basis of a composit criterion of income and social status ranking.

SOURCE: Same as for Table 6.

If we add to it 8 per cent of those who had changed their occupations without succeeding to improve their social and economic standing in the process, we end up with a picture of virtual stagnation. Further, if we take into account the persons (about 10 per cent) whose change of occupation must have been involuntary due to deterioration in their overall standing, we get a far more convincing index of the degeneration which the

population of Tajganj has undergone. The only silver lining, however, is that every sixth person has succeeded in moving up the occupational ladder although marginally.

Income, Expenditure and Levels of Living

Income of household is the most direct index of its economic status. True, the information collected from the respondents about their monthly average income is, for a variety of reasons, not very reliable. However, we collected information concerning both regular and irregular (seasonal) income and also about the major heads of expenditure. Broadly speaking, we found that income and total expenditure figures are mutually consistent. Hence we can treat our income data as fairly reasonable indicators of the economic standing of the households.

The average monthly household income stands at Rs. 335 (at current prices) which on per capita basis works out to be about Rs. 55 (the average family size is 6). The income classification is presented in Table 1.

The average monthly income is Rs. 277.39 for scheduled caste families and Rs. 295.32 for shoe-making families. Tables 2 and 3 exhibit the average monthly income classification of scheduled caste and shoe-making families respectively. The average monthly income for scheduled caste and shoe-making families is less than the average income of Rs. 335.46 which shows that families belonging to scheduled caste and shoe-making

groups are living in a relatively worse-off condition in Tajganj.

TABLE 1 INCOME CLASSIFICATION OF FAMILIES IN TAJGANJ

Income Range (Rs.)	Number of Families	Percentage of Total
Less than 50	2	0.58
51 to 100	12	3.48
101 to 150	46	13.33
151 to 200	47	13.62
201 to 250	45	13.04
251 to 300	72	20.87
301 to 400	33	9.57
401 to 500	42	12.17
501 to 600	16	4.64
601 to 800	16	4.64
Above 800	14	4.06
Total	345	100.00

NOTE: (i) Average monthly household income is Rs. 335.46.

(ii) Average monthly household regular income is Rs. 293.29.

(iii) Average monthly household irregular income is Rs. 42.17.

SOURCE: Socio-Economic Survey of Tajganj, IIPA, 1976.

TABLE 2 INCOME CLASSIFICATION OF SCHEDULED CASTE FAMILIES IN TAJGANJ

S. No.	Income Range	Number of Families*	Percentage of Total
1.	Below Rs. 50	—	—
2.	Rs. 51 to Rs. 100	7	7.53
3.	Rs. 101 to Rs. 150	25	26.87
4.	Rs. 151 to Rs. 200	16	17.20
5.	Rs. 201 to Rs. 250	15	16.14
6.	Rs. 251 to Rs. 300	18	19.35
7.	Rs. 301 to Rs. 400	6	6.45
8.	Rs. 401 to Rs. 500	2	2.16
9.	Rs. 501 to Rs. 600	2	2.16
10.	Rs. 601 to Rs. 800	1	1.07
11.	Rs. 800 and above	1	1.07
	Total	93	100.00

NOTE: Average monthly household income Rs. 277.39.

SOURCE: Same as for Table 1.

TABLE 3 INCOME CLASSIFICATION OF SHOEMAKING FAMILIES IN TAJGANJ

Sl. No.	Income Range	Number of families	Percentage of Total
1.	Below Rs. 50	—	—
2.	Rs. 51 to Rs. 100	1	3.23
3.	Rs. 101 to Rs. 150	5	16.13
4.	Rs. 151 to Rs. 200	5	16.13
5.	Rs. 201 to Rs. 250	7	22.57
6.	Rs. 251 to Rs. 300	5	16.13
7.	Rs. 301 to Rs. 400	2	6.45
8.	Rs. 401 to Rs. 500	4	12.90
9.	Rs. 501 to Rs. 600	1	3.23
10.	Rs. 601 to Rs. 800	—	—
11.	Rs. 800 or above	1	3.23
Total		31	100.00

NOTE: Average monthly household income Rs. 295.32.

SOURCE: Socio-Economic Survey of Tajganj, Town & Country Planning, Agra, 1971.

TABLE 4: PATTERN OF CONSUMPTION EXPENDITURE

Items	Average Monthly Expenditure (Rs.)	Average Monthly Expenditure as Percentage of Total Expenditure	Average Monthly Expenditure as Percentage of Average Monthly Income (Rs.)
Food and Fuel	197.85	60.95	58.98
Clothing	33.54	10.33	10.00
Education	39.54	12.18	11.79
Health	17.48	5.38	5.21
Entertainment	16.33	5.03	4.87
Pan, Biri, etc.	19.89	6.13	5.93
Total	324.63	100.00	96.78

NOTE: Expenditure on entertainment includes expenditure on newspapers and magazines, books, cinemas, fairs, travel and pilgrimage.

SOURCE: Same as for Table 1.

Average monthly family expenditure on specified heads comes to nearly Rs. 325 (Table 4). It will go up marginally if an

allowance is made for unspecified items of spending. The per capita monthly consumption comes to Rs. 54. These figures unmistakably point to a rather low level of income and consumption. An examination of Table 1 shows that over 65 per cent families have actual income below the average level and about 12.5 per cent of the average income is from irregular sources. Only a small fraction (about 4 per cent) of the Tajganj population has a monthly income of more than Rs. 800 which is a clear indication of general decay and backwardness of the area.

If we take a per capita consumption expenditure of Rs. 30 per month (at 1962 prices) as the bare minimum, which in current prices will amount to over Rs. 90, it can be said that a family should earn over Rs. 540 per month to cross the poverty line. In Tajganj less than 15 per cent families are fortunate enough to earn more than Rs. 500 per month, that is to say, about 85 per cent families are below the poverty line.

The miserable living condition of the people of Tajganj will be clearer if we examine the consumption of some selected consumer goods. A major portion of income (59%) is spent on food and fuel leaving very little for other needs. Expenditure on education and health takes 17 per cent of income. Since both education and health are expensive services to obtain in Tajganj, it is apparent that not many families can avail themselves of these. It also means that adequate public provision of these services can make sizable addition to family incomes for diversion to other pressing needs. Further more, in an area like Tajganj where people have very little physical and material assets (as our data concerning durable goods and educational levels show) the importance of health and educational services for improving the well-being and income-earning opportunities cannot be overestimated. This becomes more obvious if we look at the pattern of expenditure on education and health (Tables 5 to 8). Expenditure on fees, books and stationery takes a good chunk of a family's income, which, if saved, can make meaningful contribution to the saving potential, skill formation and living conditions. In spite of the fact that a substantial amount is spent on education, a big majority of the lowest age group are not attending schools. This may also be due to the inadequate number of schools/colleges. There is one Inter-

College and high school, one middle school and 9 primary schools (which includes 6 private primary schools).

TABLE 5 PATTERN OF EXPENDITURE ON EDUCATION

Items	Average Monthly Expenditure Rs.	Average Monthly Expenditure as Percentage of Total Expenditure on Education	Average Monthly Expenditure as Percentage of Average Monthly Income*
Fees	15.76	30.36	4.70
Books and Stationery	13.84	26.63	4.13
Other Expenses	22.36	43.01	6.67
Total	51.98	100.00	15.50

*The total of this column does not agree with the figures in Table 4, owing to reporting discrepancies. However, margin does not appear to be unduly big.

NOTE: Other expenses include uniform, tuition fee and transport, etc.

SOURCE: Same as for Table 1.

TABLE 6 PATTERN OF EXPENDITURE OF EDUCATION BY SCHEDULED CASTE HOUSEHOLDS

Items	Average Monthly Expenditure (Rs.)	Average Monthly Expenditure as percentage of Total Expenditure on Education	Average Monthly Expenditure as percentage of Average Monthly Income
Fees	7.72	37.53	2.78
Books and Stationery	7.16	34.81	2.58
Other Expenses	5.66	27.66	2.05
Total	20.54	100.00	7.41

TABLE 7 PATTERN OF EXPENDITURE ON EDUCATION BY SHOE-MAKING HOUSEHOLDS

Items	Average Monthly Expenditures (Rs.)	Average Monthly Expenditure as Percentage of total Expenditure on Education	Average Monthly Expenditure as Percentage of Average Monthly Income
Fees	6.00	33.96	2.03
Books and Stationery	3.67	20.77	1.24
Other Expenses	8.00	45.27	2.71
Total	17.67	100.00	5.98

TABLE 8 PATTERN OF EXPENDITURE ON HEALTH

Items	Average Monthly Expenditure (Rs.)	Average Monthly Expenditure as Percentage of Medical Expenditure (Rs.)	Average Monthly Expenditure as Percentage of Average Monthly Income (Rs.)
Medical Personnel	11.89	50.64	3.54
Medicine	11.59	49.36	3.46
Total	23.48	100.00	7.00

SOURCE: For Tables 6, 7 and 8 came as for Table 1.

Average marriage expenses in Tajganj are in the range of Rs. 3400-3600 and are about 10 to 11 times average the monthly income. It is difficult to assert whether they are on the high-side and wasteful. It is clear, however, that at a 10 per cent saving rate per month (the actual monthly saving rate is about 3%), it would require 10 years or so for a family to acquire enough resources for one marriage.

Saving and productive capital formation are not noticed on any appreciable scale. Only 7.42 per cent families have a savings account with banks and very few families report possession

of productive physical assets. Compulsory savings (through provident fund, LIC policies, etc.) are also insignificant; only about 13 per cent families contribute to provident fund account and less than 8 per cent have bought LIC policies.

The thin line dividing average income from average spending could give rise to borrowing. But only 18 per cent of the families are found to be relying on borrowed money. The problem of making both the ends meet is so endemic that for sheer consumption needs there is not much reliance on borrowed money. Also, the productive capital formation is so limited that it does not necessitate much resort to borrowing. Expectedly, money lenders and relations are the main source for debts in about 75 per cent cases. The other sources for borrowing are traders, banks and provident fund.

It is often suggested that wasteful social customs lead low-income families into the clutches of money lenders. If marriage expenses in Tajganj are taken as an index of such social norms and practices, we found that average marriage expense is in the range of Rs. 3400-3600, which is about 10 to 11 times average monthly income, it is difficult to assert whether the expense is on the high side and wasteful. However, as seen even at a 10 percent average saving rate it would require about 10 years or so for a family to acquire enough resources for one marriage in the family. In any case, since marriages, etc., provide a welcome break from the daily routine to the low income groups, one may not overemphasise their unproductive nature.

POSSESSION OF CONSUMER DURABLES

The most important and commonest type of furniture possessed by Tajganj households turns out to be cot (Table 9). It is possessed by almost every family (93.68%). Sewing machine, electric fan, radio/transistor are owned by about 16 per cent. The importance of a thing like 'sewing machine' to low-income families with low female participation in economic activities needs hardly be stressed.

Again, possession or non-possession of a bicycle in a situation like Tajganj which is some 4 miles away from the centre of the city of Agra is also meaningful. But 48 per cent families own no bicycle. Of those having bicycles, 48 percent families have

one bicycle, 41.05 per cent families have two bicycles and only 3.03 per cent families have three or more bicycles. This obviously may prevent the people without bicycle from partaking in economic opportunities and entering into social interaction with other parts of the city adequately.

Keeping cattle does not seem to be alien to the life-style of Tajganj families. And, yet a mere 18 per cent or so have cattle. A strategy of regeneration may include cattle owning through institutional credit.

TABLE 9 POSSESSION OF CONSUMER DURABLES BY
TAJGANJ FAMILIES

Items	Number of Families Possessing	Percentage of Total Families (363)
Sewing Machine	61	16.76
Electric Fan	61	16.76
Radio/Transistor	62	17.03
Wrist Watch	96	26.37
Cot	341	93.68
Chair	106	29.12
Table	85	23.35
Almirah	38	10.44
Bicycle	189	52.07

NOTE: The average number of cots among the families is 4.4.

SOURCE: Same as for Table 3.

HOUSING

A very important dimension of socio-economic conditions of an area is the housing condition. The physical condition of houses in Tajganj is very poor. As Table 10 shows, almost half (46.48%) of the houses are over 60 years old and only about 5 per cent houses are less than 10 years old, indicating thereby that the construction activity during the last decade has been low. Most of the old houses need major repairs.

A majority of the houses (61.45%) are pucca as against 20.71 per cent that are *kachcha* while 17.84 per cent of the houses are of mixed type. The average value of a house on the basis of values imputed by the owners comes to about Rs. 8,362.

TABLE 10 AGE OF HOUSES IN TAJGANJ

Age (years)	No. of Houses	Percentage of Total
Below 10	21	4.62
10-19	34	7.49
20-49	125	27.53
50-59	63	13.88
Above 60	211	46.48
Total	454	100.00

SOURCE: Same as for Table 3.

The number of families owning one house is fairly large (87.57%) though the figure dips drastically in case of families owning more than one house (3.47%). The percentage of non-house owners stands at 8.96. The relatively lower incidence of non-owners reflects little immigration into Tajganj and, given the age of most houses predominance of ancestral houses. The fact that very few houses are built during the last 15 years also points in the same direction. Actually increasing population with persistence of low income leads to overcrowding and poor maintenance.

As regards sharing of dwellings, it was found that only 15.20 per cent houses are shared by more than one family. Chauhan's study in 1954* showed about 20 per cent shared accommodation. An important factor for shared accommodation in Tajganj seems to be the onset of nuclear families.

The level of rents obtaining in the area, as can be seen from Table 11, is pretty low. This is an index, *inter alia*, of the exist-

TABLE 11 RENT OF HOUSES IN TAJGANJ

Rent (Rs.)	No. of Houses	Percentage of Total (454)
Below 10	22	4.85
11-20	23	5.07
21-30	16	3.53
31-40	6	1.32
41-50	3	0.66
51-75	1	0.22
76-100	1	0.22

SOURCE: Same as for Table 1.

*D.S. Chauhan, *Trends in Urbanisation in Agra*, Vikas, Delhi, 1966.

existing sub-standard housing conditions, insufficient incomes of tenants, and lesser number of intending occupants, again reflecting low immigration and stagnation.

A cumulative effect of all these aspects and, of course, others, such as absence of economic expansion and negligible influx of outsiders—has been that neither the land values have skyrocketed nor speculators have had a spree. Most residents have retained their ancestral homes.

Since new construction has been limited and natural growth of population has led to increased population, overcrowding is inevitable. Many houses do not have independent kitchens, latrines, bathrooms, etc., indicating increasing pressure on housing space. About 73 per cent houses do not have independent kitchens (according to Chauhan's study in 1954,* 50 per cent houses did not have independent kitchens). More than 78 per cent houses are without bathrooms and 56.39 per cent houses are without latrine. More than a third of houses have obtained electricity connection. In 1954*, this percentage was just one per cent. However, over 60 per cent of the families still use kerosine oil lamps.

CIVIC AMENITIES, SOCIAL SERVICES AND PUBLIC CONSUMPTION

The public services (such as water taps, lavatories, communal bathrooms, street lights) available to the residents of Tajganj are too inadequate to be emphasized. For instance, the number of public water taps is 207; each spread at a distance of 600 feet. It means that for about 48 families there is one water tap. There are 132 wells and only 114 houses have private water taps. The number of public lavatories is only 11, with 77 seats for men and 181 for women. Out of 454 houses surveyed, 215 (47.36%) houses have private manual latrines and 2 houses (0.44%) have private (sanitary) latrines, 220 families (48.46%) a big number indeed—go to fields for defecation. Chauhan's study in 1954* reported 7 public lavatories and 113 hydrants. As is apparent, over the past 22 years only 4 lavatories and 94 public taps have been added for the welfare of the people of Tajganj.

Agra Nagar Mahapalika maintains a force of 107 sweepers for collection of nightsoil and cleaning of public lavatories, drains and streets. The sweepers are equipped with only five wheelbarrows and one truck but these are hardly enough considering the big size of the task involved. Indeed, some of the lavatories, because of their peculiar siting, are not even accessible if the wheelbarrows and trucks were to be used for their cleanliness.

There are as many as nine dumping grounds for rubbish and garbage. Situated in different parts of Tajganj, these giant heaps of all kinds of waste foul the atmosphere above and around there.

Sewers have yet to be laid in Tajganj and to add to the misery of the people about a 3 mile long open drain, which originates in the city, cuts through the locality.

Though only about 36 per cent houses have electric connections, there has been a vast improvement since 1954 when, according to Chauhan's data*, over 98 per cent families had kerosene or other oil lamps for domestic light.

The importance of the above mentioned public services assumes great significance in an area which suffers from poverty and ignorance and whose residents are hardly in a position to fend for themselves so far as these services are concerned; that is, where the social or public character of these services is heightened on account of private individual's or family's incapacity to provide these services. But as the data suggest, Tajganj, as a constituency of Agra Nagar Mahapalika, seems to be singularly unfortunate in receiving very little from public sources.

Industrial and Commercial Activities

About the economic activities a more detailed picture was obtained through the survey of industrial and commercial units. A little less than 1400 workers are employed in 35 industrial units which exclude hotels. The largest and the latest industry is carpet-making. Classification of industries is given in Table 1. Most of the industrial units (23) engaged in carpet-making, brush-making, shoe-making and marble and stone goods are basically 'export' (from Tajganj) industries. The rest of the industries like flour mills, edible oil extraction units, printing presses, *newar* manufacturing, ice cream factories and repair workshops cater to local demand. Most of the units have come up lately, during the 1960s and 1970s (Table 2) which means that: (a) there were very limited processing and manufacturing activities during the pre-independence period, and/or, (b) very few of these activities were viable enough to have survived into the post-independence period. About 8 per cent workers are owner/partner or family members. The female employment is negligible. Among the 1365 workers, there are only 15 females. About 57 per cent units are registered. More than 75 per cent workers live in Tajganj. It means very few workers come from the

rest of Agra and among those who come from outside Tajganj some may possess special skills. Only about 37 per cent units use electricity, which brings out the pre-industrial character of these activities. Monthly average output (to the extent the information can be relied upon) was over Rs. 6100, but exclusion of carpet units brings it down to around Rs. 4800. Overwhelmingly large retail outlets are located in Tajganj, but wholesale outlets are outside Tajganj to the extent of 46 per cent. Most of the raw material (61%) are bought locally, though it is clear that they

TABLE 1 CLASSIFICATION OF INDUSTRIES

S. No.	Type of Industry	No.
1.	Galicha (carpet) making	12
2.	Ice cream	2
3.	Printing	3
4.	Paper weight	1
5.	Shoe	4
6.	Chrome leather	1
7.	Marble goods	3
8.	Niwar	1
9.	Mustard oil	2
10.	Oil and flour	1
11.	Engine repairs	1
12.	Brush making	2
13.	Flour mills	2
Total		35

SOURCE: Socio-Economic Survey of Tajganj, Town and Country Planning, Agra.

TABLE 2 YEAR OF ESTABLISHMENT OF INDUSTRIES

Time of Establishment	Number of Industrial Unit	
Pre-independence	1	
During 50s	2	
During 60s	5	
During 70s	27	
Total		35

SOURCE: Same as for Table 1.

are obtained from local traders and are not produced locally. Majority of the units (over 70 per cent) are located in their own premises; for the rented ones, average monthly rent is as low as Rs. 35.

The industrial activities catering mainly to external demand for non-mass consumption goods (except to an extent for shoes) produce high-value items, use traditional methods of production and have a high raw material intensity. The raw materials are generally procured from outside. For example, marble comes from Rajasthan and, at times, even from Italy. Finance and organisational skills for obtaining the raw materials and marketing the finished products to obtain a fair return are, by and large, missing among the artisans. As the Agra Master Plan details and we observed in our field trips, a sort of 'putting out' system is the essence of rawmaterial procurement and finished product disposal system. Hence only a tiny fraction of the product price reaches the artisans. Extensive dependence on child labour is also a retrograde feature. Then, as the tourists mostly live outside Tajganj (the luxury hotels situated in Tajganj can take only a small fraction of total tourist traffic and very little of the spending by these hotels is spent on goods produced or provided by Tajganj residents), their spending provides little sustenance to local economic activities. There is certainly scope for poultry,meat, dairy products,etc., to be obtained locally and services like those of washermen,etc., to be procured from the local sources. The costly nature of the products of these handicraft activities prevent many low budget tourists (living in cheap guest houses mushrooming in Tajganj) from diverting a part of their spending to these crafts. On top of middlemen's role and peripheral impact of tourist's spending, general lack of product and process innovations and want of functional literacy reduce the potential contribution of these export-oriented craft to the income and upliftment of the artisans. However, these traits do not detract from the potential strength of these activities in any scheme of rejuvenating the economy of Tajganj.

Among the commercial units, about 64 per cent are selling merchandise, about 17 per cent are servicing units and about 19 per cent are restaurants, eating places aad tea stalls (Table 3).

TABLE 3 CLASSIFICATION OF SHOPS IN TAJGANJ

No.	Nature of Shop	No. of Shops	Percentage
1.	Restaurants and eating places	8	19.05
2.	General shops and grocery	12	28.57
3.	Cloth	5	11.91
4.	Repairs (cycle, radio, scooter)	3	7.14
5.	Tailoring	3	7.14
6.	Hardware	2	4.76
7.	Haircutting	1	2.28
8.	Medicine	2	4.76
9.	Tourist interest shops	6	14.29
Total		42	100.00

SOURCE: Same as for Table 1.

TABLE 4 AGE PROFILE OF SHOPS IN TAJGANJ

No.	Period of Establishment	No. of Shops	Percentage
1.	Pre-independence	6	14.29
2.	During 50s	5	11.90
3.	During 60s	6	14.29
4.	During 70s	25	59.52
Total		42	100.00

SOURCE: Same as for Table 1.

Though about 60 per cent of the shops claim to be as new as coming up during 1970s (Table 4), we discount this information; it may have something to do with shop's registration, income tax and sales tax avoidance and/or evasion practices. Similarly, the turnover figures given by the shopkeepers (average monthly sale is Rs. 3369.04) need to be discounted; they appear to be understated. It is noticeable that only about a third of the shops are registered and none reports storage capacity. About 90 per cent shop premises are used for strictly business purpose and 7 per cent are used for residential purpose also. Shops do not seem to generate much employment for non-family members. Most shops are worked by self-employed owners/partners. Only

about 11 per cent of shops employ outside labour. Almost all (98.67 per cent) the workers are residents of Tajganj. About 73 per cent of their merchandise is obtained from Tajganj or the rest of Agra. About 69 per cent of shops are located in rented premises, the low level of rent (about Rs. 35 per month) is indicative of relatively low earning-potential of the shops in general.

Community Life, Social and Economic Interaction: A Summing Up

Coming to community life and interaction among the citizens of Tajganj (which brings out their socio-economic linkages), it must first be pointed out that for a very active and intimate community life one needs a certain level of social, economic and cultural attainments and institutions. It is also predicated upon a certain community of interests (not only its objective existence, but subjective awareness coupled with reasonable chances of its objective realisation). It is clear beyond doubt that the social and economic level of a great majority of Tajganj residents does not leave them with much time, energy, resources as are needed for community interaction. They are deeply immersed in their daily chores and the economic and social environment gives rise to many competitive impulses (for jobs, customers, space, scantily available civic amenities and public goods). Since the tertiary sector population industries (people supplying each other's needs at a low level of technical and economic performance) are very important, people have to come across each other quite frequently; overcrowding and small, compact geographical area also work towards the same end.

However, these people have been living here for generations together sharing common experience. Economic distances between a large majority are not marked; in fact, many are practically at a similar level. To a certain extent, caste and kinship ties may be expected to moderate the impact of economic disparities. Then, geographical contiguity (the Mohalla-feeling) also contributes to this result. The near absence of migrants (some sort of aliens) and prevalence of rural cultural norms (economic, social and cultural norms of urbanism not being deep-rooted and widespread) also help the same process. Nonetheless, social and economic stress and strains do generate some clashes and conflicts involving mainly individuals as such and not formal and informal groups and sub-groups (based on caste, religion or occupation, etc.). The local police station recorded 244 cases of all kinds of crimes in 1973. Taking this as base (244=100), we find that the crime rate was 140 in 1974 and 193 in 1975. Growing fast as it has been, the crime rate, in our judgement, however, does not seem to be threatening the existence of community feelings and life in the area; though in an area of tourist interest, it may, if unchecked, harm the development of tourism based activities.

Our data concerning economic linkages (sources of purchase of raw material and other inputs and consumer goods outlets for their produce and spatial centres where they sell their labour, *i.e.*, work opportunities) show that their economic ties are deep. In an area like Tajganj where there are not many export-oriented (basic) activities, internal links are significant. However, in conditions of general and widespread poverty, these internal economic links cannot provide a base for viable economic activities on a significant scale. It is an economic community reproducing itself at a low-level. This speaks of the importance of the greater outside-Tajganj linkages for a viable economic basis for the regeneration of the Tajganj community.

In the background of the overall justification for treating Tajganj as a community which we have briefly outlined, let us look at a few facets of community life in Tajganj.

Length of the work day for most people gives them time for leisure, though about a third of them have to put in, on an average, over 10 hours a day. Incidence of open unemployment for

about 16 per cent of workforce shows the extent of involuntary, forced idleness. Our data concerning the pattern of leisure-use bears out that people at low levels of income find social interaction and intermingling (visiting friends and relations, gossiping, etc) which do not require much physical pre-requisites (meeting at street corners, at door-steps, in the bazar, or in temples and mosques) which in terms of involving direct as different from opportunity costs are nearly costless, as the most handy and widely practised pastimes. The heads of households reporting gossiping, visiting friends and relations and going to temples/mosques as their pastime are around three-fifths to three-fourths as against about 16, 5 and 2 per cent reporting reading, games and sports and visiting libraries respective (Table 1). Midway between these two are pastimes like listening to radio (while only about 17 per cent have a personal radio or transister set, about 24 per cent count it as their pastime) and seeing movies (about 22 per cent). Thus the pattern of leisure-utilisation indicates ample social interaction and intermingling, though means for giving it purposive, organised direction are wanting. Voluntary associations based on caste, community, religion, language, occupation, trade unions, etc., are very few with limited membership and peripheral participation. The largest number (about

TABLE 1 PATTERN OF LEISURE-USE FOR THE HEADS OF HOUSEHOLDS IN TAJGANJ

No. Leisure-use	Number of Household Heads	Percentage
1. Gossiping	269	73.90
2. Visiting Friends and Relations	237	65.11
3. Going to Temple/Mosque/Church	206	56.59
4. Listening to Radio	87	23.90
5. Seeing Movies	82	22.53
6. Reading Books, Magazines, etc.	60	16.48
7. Visiting Clubs*	20	5.50
8. Games and Sports	17	4.67
9. Visiting Libraries	9	4.67

*By clubs our respondents, by and large, meant caste/community associations, etc.

7 per cent) are involved in religious bodies and for others membership is below 3 per cent; in some cases even less than one per cent. Even cooperative societies are nearly a non-starter.

Political activities based on local, state and national elections and through the operation of political parties is an aspect we did not have the time to go into. Prevailing political situation during the period of the study (1976) also made it difficult. However, in the course of our field visits, we did come across some politically conscious and even articulate citizens. The then ruling party and one left party had its activists. The atmosphere of slum-clearance and forced family planning had created a feeling of scare. We had to spend time not only in establishing rapport but also in establishing our credibility that our work has nothing to do with demolitions then going on on a large scale in Agra or with family planning drives. Political awareness was there along with sharpening of conditions for mobilisation. However, such awareness was largely dormant and was not clearly connected with the basic issues of their social existence. Some active people looked at political connections for access to public services like admission to schools, particularly in the neighbourhood itself, getting loans, floating cooperatives, etc. Largely, politics was yet to provide a rallying point for social and community life, sharpening broader social consciousness. One has still to wait for a class-in-itself consciousness let alone the question of class-for-itself. Thus political underdevelopment went hand in hand with general social backwardness.

SUMMING UP

To recapitulate, the task that we set for ourselves at the beginning was to broadly locate the factors that lie behind the stagnation in an urban fringe like Tajganj.

The word 'broadly' here is important because while the information collected (on living styles of the families and their community life, their income and expenditure, assets and debts, employment and unemployment, and many other subjects) was very useful in delineating the broad dimension of poverty in Tajganj, yet it may not provide answers to some of the questions which may well be raised on the complex phenomenon

of poverty. These are the kinds of questions that require, *inter alia*, investigations spread over a period of time and a detailed enquiry into the history of the socio-economic processes in the larger region of which Tajganj formed a part. Given the nature and scope of our study, we did not have the time and resources to go into these larger questions. However, what comes out from the snap-shot profile of Tajganj is vivid enough to make one understand the nature of socio-economic processes connected with poverty and stagnation in Tajganj. *It brings out the predicament of an urban fringe in a multi-structural, post-colonial, underdeveloping market economy.*

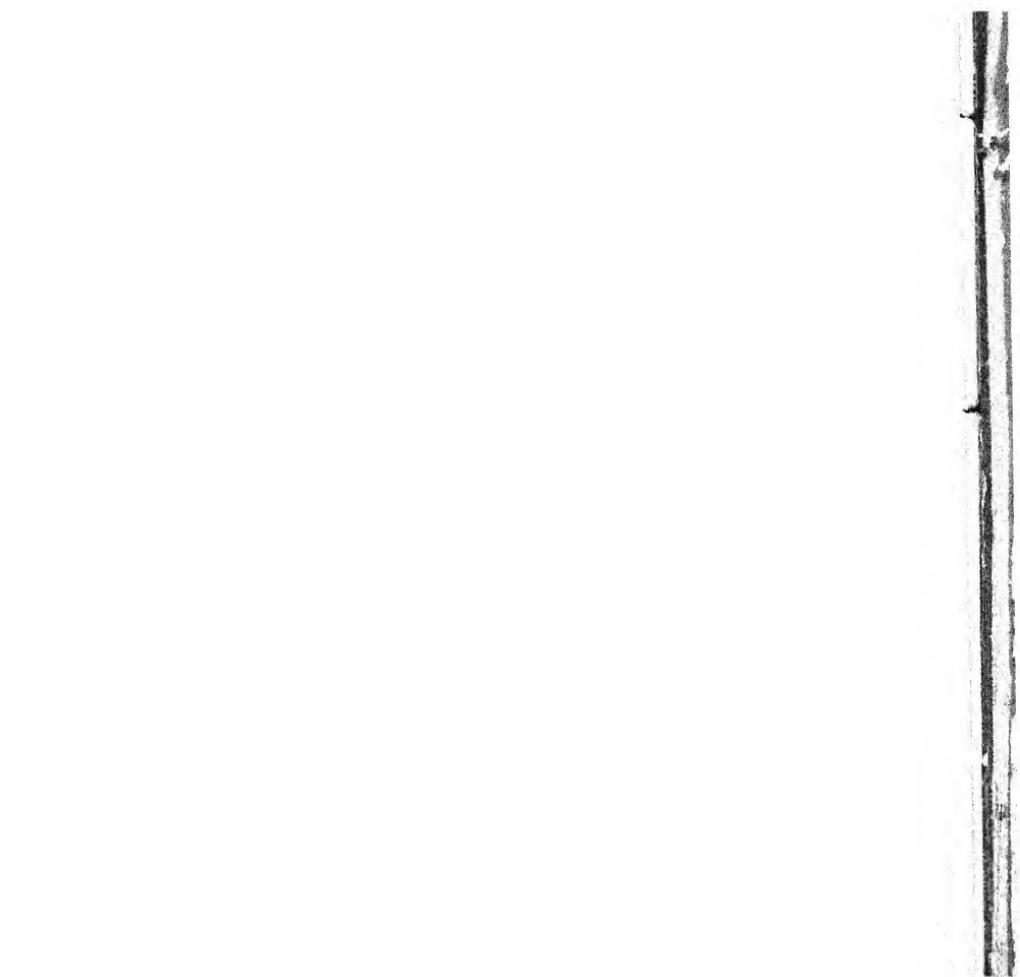
The foregoing analysis maps out the nature and implications of poverty in Tajganj. It brings out the complex socio-economic interrelations which make poverty and stagnation in Tajganj a particularly sharply pointed aspect of the generally well-known poverty of slum-dwellers in urban areas. The nature of Tajganj as a loosely integrated part of Agra is important for accounting for these traits as are the lingering rural imprints in the area. In the process of development of Agra, five concentric rings have been identified by the Master Plan of Agra. Tajganj does not form part of any of the five rings. It stands out as a small neglected outpost from the beginning and till today its links remain weak. Hence, many rural features persist. Thus, Tajganj may be characterised not only as a low-income urban pocket (which most of our towns and cities, in any case, are) but as an area which is semi-urbanised owing mainly to a relatively poorer level of development of urban infrastructure, and to a lesser extent also owing to, a relatively greater dependence on primary occupations and over-expansion of the tertiary sector. Or, to put it differently, two types of slums may be sharply differentiated. There are slums in the heart of cities which result from overconcentration of economic activities, over-crowding, high land values and haphazard growth. Tajganj is not a slum of the kind referred to above. It is a slum owing to inadequate integration with the main city, small and stagnant economic base, relatively low land values, poor civic infrastructure and the historical process of circular causation. Its poverty and stagnation are that of a peripheral, fringe area unable to imbibe the development impulses but still contributing to the process of strengthening of the main heartland or core city.

A number of aspects of social and economic life are closely interrelated to this specially backward slum character of Tajganj. For example, women, by and large, do not form part of the workforce in Tajganj. In low income families normally an additional hand to marginally supplement the family income should be very important. If work and income opportunities were available, say, e.g., by way of maid servants to the better-off families in better-off areas, the social taboos relating to women taking up work, in course of time, could have been expected to give way to palpable prospects of improving economic conditions. But absence of a sizable well-to-do section in Tajganj and the physical distance separating it from the rest of Agra stand in the way of such work openings for women. In other economic activities the opportunities are none too plentiful even for men; in some lighter jobs (for various technical and social reasons) children participate. Hence women's participation in income earning activities remains virtually absent—an important factor marking out Tajganj from other slum areas.

The civic amenities, in most of our cities, it must be seen, remain below well-accepted norms, more particularly in slum areas, inhabited by the poorer sections of the population. In this respect the situation in Tajganj does not, therefore, strike us as peculiar, except that even the mighty factor of having the Taj Mahal on its fringe does not seem capable of helping matters in terms of allocation of civic amenities.

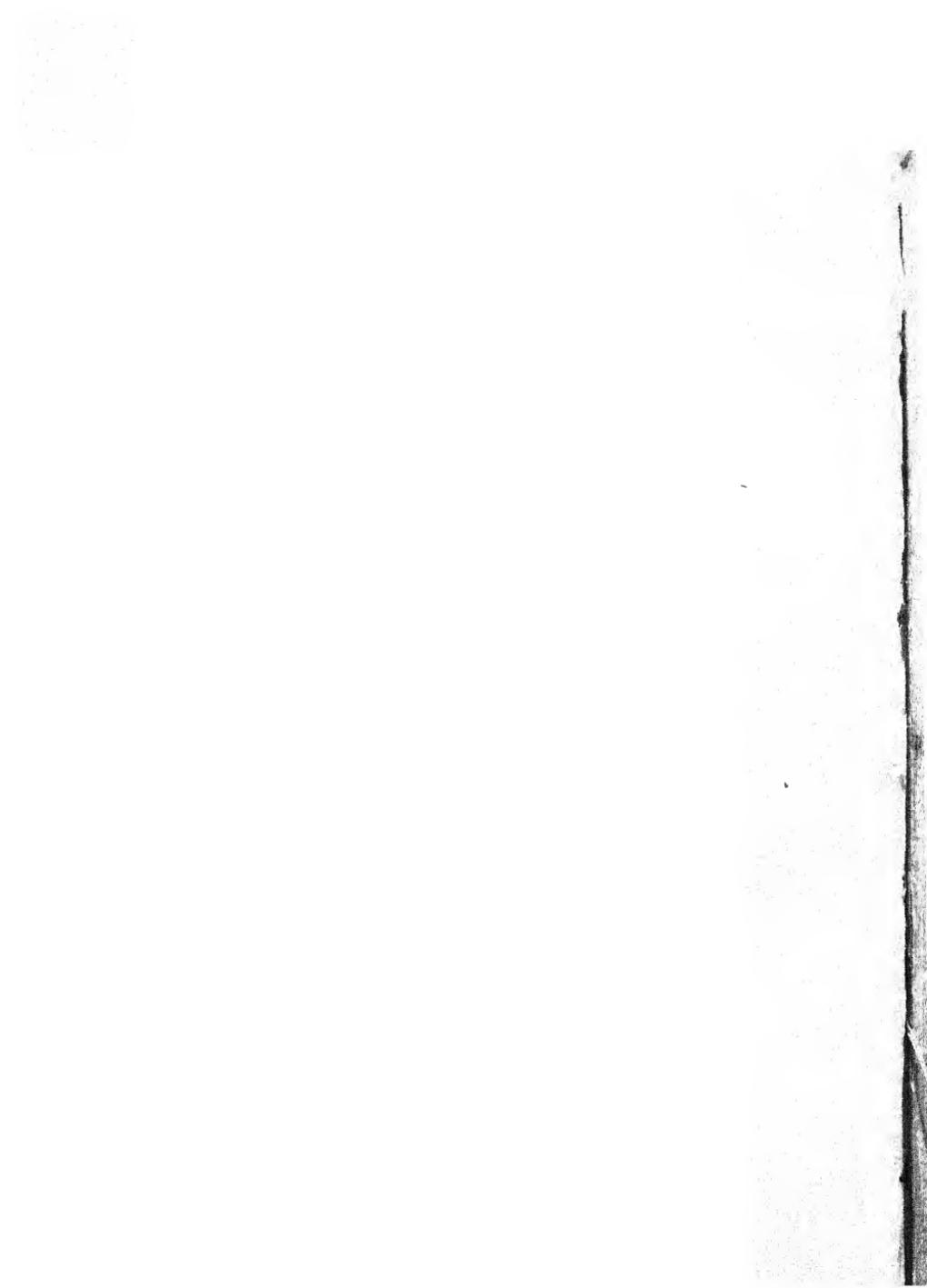
To conclude, the thumb-nail sketch of the economic activities and social life in Tajganj and its analysis throws up a profile of a semi-urbanised human settlement, nearly untouched by technical, organisational, industrial and commercial modernisation which in varying forms and to varying extent, is taking roots in the surrounding 'central' areas of the city. The limited potential of the area—both in the economic and social senses—virtually marks the absence of in-built incentives for future expansion. Indeed, this resource-starved 'community' (in terms of finance, expertise, skills, entrepreneurial make-up, etc.), left to itself, can hardly gear itself to any innovative moves to rise to new social and economic levels. And a 'trickle down' from the general macro processes may be distant; in any case, it is presently not very distinct. And, as it applies to all low-income, stagnant communities, a great deal of externally-

planned intervention and sustained stimuli is needed to put Tajganj on its own 'legs', at least in short-run before the logic of the present situation combined with the processes of social mobilisation releases 'internal' forces for correcting the imbalances and putting the interests of the symbiotically segregated areas and sections at the centre of the stage, when 'fringes' disappear by merging with the 'core'. That has to await the fruition of such integrative development as would eliminate the dichotomy between the city and the country.



PART II

ACTION PLAN FOR DEVELOPING TAJGANJ



Introduction, Approach, Strategy and Agencies

If there is one conclusion which our socio-economic analysis of the poverty and stagnation in Tajganj unmistakably throws up, it is that Tajganj needs action to *make it move* along the path of socio-economic regeneration and development. It needs action on many fronts and by many agencies. And, further, it needs simultaneous, well coordinated action—action rooted in a long-term perspective and based on a non-conventional concept of resources, a concept which covers the latent and the invisible human and organisational resources and also resources like institutional and technical innovations.

Tajganj needs action and programmes like improvement in the level and quality of public services, in the level of productivity, methods of production and range and variety of goods produced, increase in the number of jobs which newly emerging activities in and around Tajganj can potentially offer to the local people, location of many higher order central functions and cashing in on the externalities which the mighty factor of having the Taj in its midst offers to this area. Certainly a more comprehensive listing of such tasks will be attempted as we go along. Here our purpose is to highlight the diversity of action needed.

It needs action by many agencies. It has to be action by the government—central, state, local and semi-public-autonomous agencies operating in Agra region. It has to be action by commercial and industrial units operating in the area. It has to be action by the voluntary associations and groups in social, economic, political and cultural fields and also the traditional (like family and caste groupings) and newly emerging associations and institutions (like cooperatives and trade unions). More important perhaps is the fact that new organisations, associations, groupings (both formal and informal) will need to be created to generate, channelise and realise the fruits of development impulses. Ultimately the action for development will also have to be based on individual cooperation and complementary efforts, enterprises and initiatives.

STRATEGY OF IMPLEMENTATION AND ROLE OF VOLUNTARY AGENCIES

What can be the strategy of implementation for the schemes of regenerating Tajganj? Can it work through motivated community efforts, greater involvement of voluntary agencies and obtaining greater attention and resources from various public agencies? The fact of the matter is that, over time, the area has remained stagnant and its residents presently lack resources of almost every kind which can make them lift their socio-economic life on a sustained basis, though they have great potential for such an upliftment. In view of this, it is important to suggest various methods for getting the things moving and generating adequate momentum.

In our view despite the undoubtedly great and crucial role of public agencies in socio-economic development, for a small pocket like Tajganj, their role as *prime mover* gets somewhat restricted. For one thing, there is the question of the overall perspective and competing claims from many different quarters which the governmental agencies have to keep in view. Then, there is the question of priorities. In view of their broader perspective and much bigger domain of responsibilities, the public agencies may not be able to allocate such an urgent and full attention and such a large amount of resources for Tajganj as are envisaged in our Action Plan. Hence the need for volun-

try agencies, based and interested in the area, to organise self-help through motivating, articulating, organising and mobilising local people for their own benefit.

That is to say, a team of people pressed into the area by a voluntary agency may identify the tasks, see what is possible to be done by their efforts at community energisation, mobilise and organise such community efforts, identify potential local leaders, train them in various tasks of community regeneration, approach various public agencies for obtaining their active co-operation, get schemes sanctioned, take advantage of existing measures accepted by the governmental agencies by disseminating information about them among the people, help them in going through the formalities and plead for speedy grant and execution and, in various ways, build up confidence and overcome their cynicism and defeatism. This kind of community energisation and efforts through voluntary agencies and local leadership build up communication links, and act as a kind of bridge between the people and the public agencies. In a way, such voluntary agencies become a powerful factor in micro-level development if they are able to establish their credibility, bring forward local leadership and make things move. If such manpower contribution by the voluntary agencies is backed up by some material contribution and is consistent with public policy and if theirs is a missionary kind of commitment, certainly the role of such voluntary agencies can become a fairly big element in the strategy of initiating movement in a stagnant area make it snowball in course of time.

In our Action Plan for Tajganj we constantly visualise a clear-cut role for the voluntary agencies to set the ball rolling and push it in the direction of building community self-help and human regeneration. The role which we visualise for governmental agencies is consistent with this kind of voluntary initiative and effort. In fact, it can even be suggested that it is a kind of essential precondition for successful implementation for the regeneration of the Tajganj community. This mechanism does not posit contradiction between voluntary efforts and community energisation on the one hand, and public policy and programmes on the other; if anything, the two must move as complementary efforts for a common cause. Therefore, for every scheme we have detailed both the role of voluntary

agencies and their development staff and the appropriate public agencies. While motivating and mobilising the local community, such development staff of the voluntary agencies must also carry the public agencies with them. In fact, they should demonstrate that they are lightening the tasks of public agencies and are in no way usurping their roles. One important justification for adopting micro area development approach, in fact, is that it can bring about local people's participation through voluntary agencies. Hence a voluntary agency should aim, on the basis of a careful understanding of each plank of the Action Plan we have outlined, to carve out a definite and specific task for itself. Such organisations of potential beneficiaries through voluntary agencies is widely regarded as an essential condition for the implementation of micro level development programmes.

In a general way, it can be said that the tasks of voluntary agencies in all these programmes will, by and large, consist of the following lines of action:

1. Identification of specific tasks and their interrelated sequencing;
2. Identification and organisation of various courses of action which can be taken up directly by the local community;
3. Explore various interest groups concerning any specific programme;
4. Select focal points from among the various interest groups who can shoulder responsibilities and organise community action for specific tasks. Attempts may also be made to involve such people on a continuing basis, so that they improve their own condition and leadership potential and also there comes about acceptance by the community of their role;
5. Use some such successful local community efforts based programmes as extension and demonstration points both for the local citizens and the public agencies;
6. Study various government policies and programmes which have a bearing on the development of the area and establish contacts with officials at various levels;
7. dovetail voluntary efforts and projects with government projects and schemes;

8. Organise family planning, small savings, tree plantation, cleanliness, enrolment in schools, etc., campaigns to help the people and win government approbation;
9. Inject some amount of material, financial and organisational resources to increase the capability of local citizens in undertaking various innovative schemes;
10. Undertake survey and depth studies of various aspects of local life and prepare detailed projects and blue-prints for individual, communal and/or government action;
11. Monitor the progress of the various schemes under implementation, identify shortfalls and shortcomings and suggest corrective action;
12. Help generate and strengthen community consciousness;
13. Promote cultural, social, recreational and sports events;
14. Try to help and counsel in solving individual problems, and;
15. Establish links with local organisations, institutions and associations in order to help them in developing corporate life and use them for furthering overall goals; do anything which strikes as relevant to building up self-reliance, more cohesive and better community life and community energisation.

These are some of the elements of the strategy for implementation which bring out the role of voluntary agencies interested in developing Tajganj and suggest certain lines of action for them.

Tajganj needs action on a continuing, on-going basis. A short spell of regenerative intervention, a once-over shot in the arm, cannot deal with the problems of Tajganj. This is so because the story of Tajganj is a story of missed opportunities. It is far more fortunate than most of the settlements of comparable size in having a definite crafts-base, tourism potential and low dependence on primary activities* which has lately further gone down. In the context of the potential created by the above mentioned factors, it has remained stagnant owing to the

*Of the class III towns (with population between 20,000 and 49,999) numbering 527, there were only 43 towns with high agricultural ratio. Tajganj is mainly a service town where the main function has become diversified and industrial orientation has, comparatively speaking, increased.

less than adequate and inadequately beneficial integration with the main city of Agra (as the Master Plan of Agra and our socio-economic analysis bring out). The impact of regional and spatial factors in Tajganj is such that unless constant, planned action is implemented, the forces of regional concentration will not be adequately counter-balanced for the continued balanced growth of Tajganj. The physically segregated nature of Tajganj as a settlement, the role of the cantonment as a buffer zone between Tajganj and the rest of Agra and, more important, the role assigned to other areas as foci of growth in future will not be able to redress the relative disadvantage of Tajganj as a comparatively backward and handicapped pocket.

The foregoing analysis brings out the *long run perspective* as an important part of the *depressed area regeneration approach* which ought to be adopted for the development of Tajganj. In the long run, the planning process for the development of Tajganj must take into account the retroactive impact of spatial organisation on economic efficiency and its social desirability. It means that the focus in Agra Master Plan, in the long run, must move toward such a deliberate reorganisation of space through industrial complex systems, relatively greater allocation of public consumption funds (not only consumption-oriented services but production-oriented services also) for modifying ecology, improving environmental sanitation, and locating higher order central functions so that the relative disadvantages of the backward and the depressed areas are reduced and we move toward the emergence of more evenly balanced, homogeneous areas and sub-areas.

The foregoing makes it clear that: (i) the development of Tajganj on a long-term, continual and balanced basis requires depressed areas development approach, and that (ii) this exercise has to be carried out in a planned manner; that is, the sub-plan for the development of Tajganj has to form an integral but distinct part of plan for development of the Agra urban region.

The Master Plan for Agra contains some proposals for Tajganj. At the usual peril involved in a generalisation, one can say that Tajganj is treated as a declared slum in the Master Plan. Consequently, the basic approach of the Master Plan to Tajganj is, broadly, that of slum-clearance and slum-improvement. This approach, though has recognised the

relative isolation and loose integration of Tajganj with the rest of Agra, particularly with the central core of the city, has not recognised the potential inherent in a peripheral area like Tajganj. However, the Master Plan does recognise the need for more detailed studies of the micro-micro areas like Tajganj in order to prepare detailed programmes of action responding to the needs of such pockets. Though ours is an exercise in this direction, yet it starts off by recognising that a programme which does not take the totality of the situation is likely to fall short of the needs of Tajganj. This is because Tajganj is not an area like a squatter settlement of people in the process of immigration to cities, having no social, economic and property bases in the centres of their proposed residence. It is an area which over a long period of time has become stagnant and the people apathetic. Hence the approach which may have some relevance to squatter colonies will not be able to address itself to those socio-economic and administrative factors which are at the root of the plight of Tajganj.

The Master Plan for Agra explicitly takes note of the tourist potential of the city and the factors which have led to its less than adequate realisation in practice. The tourist promotion based development approach has been applied in the Master Plan to the city as a whole but areas like Tajganj which are specially rich in this potential (because it is to Tajganj that every visitor and tourist must go, it is here that a number of hotel complexes are coming up and if the tourist is persuaded to stay on in Agra for a couple of days, Tajganj will receive much more of his attention and purchasing power than possibly any other single area) do not receive special policy, planning and programming attention to which they are rightly entitled. Hence the need to distinguish its development from that of the city by bestowing special attention on the former.

Moreover, it is one of the long standing fallacies among some planners that by plastering the outer face of our poverty and consequent ills coming in the way of tourists' comfortable stay and by creating the kind of urban scene the foreign tourists are accustomed to in their home countries or by planning such roads and routes that they avoid our not so bright a face (as the Master Plan for Agra explicitly mentions), we can make the tourist industry thrive. A partial approach may not be able to

go beyond a physical redevelopment and facelift. This way it neither provides a lasting basis for the promotion of tourism nor generates such impulses as can prevent a slip-back of the area to the old, slum pattern. What is needed is an approach which can integrate physical development of the area with the strengthening of the socio-economic life of the local population. Such an approach provides a lasting, long-term solution creating from within the system the capability to deal with various problems as they arise. It also fits in with the planning for the development of a micro-micro depressed area with the overall imperatives of national development (like ceasing to make extra demands on national resources to overcome backwardness specially getting accumulated in some disadvantaged pockets).

If a depressed areas development approach through a sub-plan for Tajganj as a part of the integrated development plan for the Agra urban region is to be adopted, what about the administrative (planning and implementing) machinery which can deliver the goods? In the existing framework, such a machinery exists in the form of Agra Development Authority and Nagar Mahapalika. It is our understanding that given the approach we are advocating, the existing administrative machinery can effectively administer it, provided that:

- (a) a separate budget for Tajganj sub-plan (may be also for other such identified backward pockets) is prepared,
- (b) the urban regional plan is made an integral part of the Agra District Plan (thereby linking it up with our multi-level planning framework),
- (c) some of the current administrative practices which tend to involve relatively greater outlay of resources on personnel and establishment and hence a draft on the resources which can palpably benefit the targeted groups of people more directly must be suitably modified,*

*For example, current practice of Agra Nagar Mahapalika of instituting a separate division for each scheme involving an expenditure of Rs. 40 lakhs with total personnel 63 (see the Master Plan for Agra for more details), may be considered relatively personnel-intensive. In a situation of extreme

(d) people's participation must be institutionalised along the lines of giving representation to various interest groups in the formulation and supervision of implementation of the plans.

Specifically, apart from the elected municipal councillors, M.L.As., etc., the artisans' cooperatives, the traders' associations, etc., must be involved in the preparation of the sub-plan for Tajganj.

In this connection, roles of initiating, following up and in some select cases directly planning and executing and energising the local community and leadership may also be performed by a voluntary organisation (formed, *e.g.*, by an organised corporate business entity) which proposes to take up the social responsibility of regenerating the social and economic life of Tajganj. It has to appoint key development staff and pursue the action plan in various forms and methods in close cooperation with Agra Nagar Mahapalika and other Government agencies. The details of their roles we work out as we proceed in the later chapters.

Priorities

The low level of per capita and family incomes in Tajganj may be considered, broadly speaking, as the most significant socio-economic indicator. One finds that even within Tajganj the extent of income inequalities is fairly wide, though most people share the common fate of obtaining low levels of income. The inequalities existing within Tajganj, however, are not so significant as are the inequalities on the macro, national scale. In an action plan focussing on a small area like Tajganj, *anti-income inequalities programmes* can be suggested and a high priority accorded to them only if intra-regional (micro) factors leading to such inequalities were considered either significant or amenable to action (legally and technically) capable of being initiated at the local level.

However, in our view, these conditions do not obtain and redistributive measures *as such* cannot have a very prominent place in our action plan at the *micro level* for Tajganj except in so far as greater allocations for public and civic amenities to Tajganj may improve the relative total (public and private) consumption levels of the residents of Tajganj *vis-a-vis* the same for the residents of the relatively better off sections of the broader Agra urban region. The curtailment of the role of the

middlemen in the marketing of handicrafts may also be regarded a programme with some redistributive implications.

To make the point clearer, we can look at disparities in Tajganj as consisting of two main elements: inequalities first in the holding of real estate assets and, second, in the levels of wage incomes.

Our socio-economic profile of Tajganj did not reveal significant inequalities in real estate holdings and given the low proportion of tenants and low-level of rents, the differences in real property holdings do not seem to hold much of an answer to income inequalities. If one may put it differently, the differences in real property holdings are more a result of income inequalities (along with other factors) than the extent to which they can be held responsible for creating income inequalities.

Since a large proportion of people are self-employed, the low-level of wages can explain low incomes only for about 53 per cent of the population classified as employees; most of them being workers in small scale and artisan industrial enterprises and shops. Since only about 4 per cent of the residents have incomes above Rs. 800 per month, the 47 per cent residents classified as self-employeds cannot be thought of as earning large profits, rents or interest incomes. The low level of incomes of the artisans and other self-employeds is attributable mainly to their low productivity arising from fairly outdated methods of production, limited size of the market, middlemen dominated marketing, low level of skills, occupational immobility and labour practices. These are among the factors causing low levels of incomes in Tajganj. As for the workers, not only the level of wages but also the form of organisation of these enterprises, labour practices (like contract work, putting out system, use of child labour, etc.), the level of technology and the marketing and financing system contribute to the low level of their income. It is clear, therefore, that the measures needed to correct such a situation cannot be called redistributive, anti-income inequality measures. Redistributive measures may, however, be needed for correcting inter-regional, inter-personal and class income inequalities which are a matter, however, for macro-level, national policies. Hence it may be concluded that what ought to receive priority in Tajganj sub-plan are *anti-income insufficiency measures*. Measures for reducing inequalities, seen

in a wider canvass, are a matter for the national economic plan and do not directly come under the purview of a micro level sub-plan.

Given the postulate discussed in the preceding and the facts about the pattern of consumption expenditure and availability of various public and civic amenities, it follows that the consumption level, based on the meagre per capita income of the majority of the residents of Tajganj is very inadequately supplemented by the provision of public and quasi-public goods like hygienic drinking water, public lavatories and bath-rooms, drainage, sewer and environmental sanitation, education, health, maternity facilities, roads, parks and open spaces, etc. On top of these inadequacies, the insufficiency and/or absence of these facilities make many direct and indirect claims on the low purchasing power of the big majority in Tajganj. To give some illustrations: there are six private, fee-charging primary schools in Tajganj against three public primary schools. Or, owing to poor sanitary conditions coupled with low-priced, low-quality, unhygienic eating joints and hawker supplied eatables, the incidence of disease (as reflected by large number of private medical practitioners with roaring practice) is high, leading to a draft on income through medical bills and leading to absenteeism and low physical capability.

Thus improved provision of public and civic amenities and strict enforcement of public hygiene regulations not only acquire urgency but their capability to make a favourable impact even in the short-run argue for the assignment of top-most priority to this area of public intervention in Tajganj. Slums and depressed areas like Tajganj have much greater need and urgency for relatively higher allocations of municipal resources.

Most of these high-priority public services may be regarded as consumption-oriented public services (COPS). However, given the low level of private consumption, the improvements affected through supplementary public consumption cannot for long fail to be noticed in improved physical strength and mental capabilities directly correlated with increased output in economic activities. This improvement provides the basis for bringing in other programmes with improved prospects for the effective realisation of their potential. That is to say, there is

not much of a distinction between consumption and production oriented services in the context of Tajganj like situations.

However, in improving the level of public consumption, attention must also be given to *production-oriented public services* strictly so-called, like vocational training, training in improving the methods of production, marketing, etc., adult literacy and functional literacy programmes, road and pavement building, etc., because of their contribution, direct as well as indirect, to the well-being of the residents. Moreover, the availability of these public services builds up the capacity of the people to derive benefits from the programmes of strengthening their economic activities. The priority suggested to these programmes also squares well with the direct role of the local levels of government in the provision of most of these services.

Though a fairly large, short-run impact may reasonably be expected from the highest priority given to public and civic services, they cannot be considered a reasonably workable substitute for increased productivity, income and expanding scale of economic activities in making the area a viable settlement. In the absence of a discernible movement in the latter, the capacity of local level bodies to provide public services itself will, in the long run, be severely limited because one cannot expect externally provided resources beyond a point. Local availability of resources is, in the last analysis, related to the scale and nature of economic activities (specially their surplus generating capacity) internal to the area under reference.

Hence an action plan constituting the kernel of a sub-plan for the development of Tajganj must give serious consideration to the improvement and expansion of economic activities. Though, in the light of the specifics of Tajganj and its immediate needs, provision of public services successfully stakes its claim for a higher priority than improvement and expansion of economic activities, the planning, programming and implementation of the economic programmes involve a more thorough, continual and far more difficult exercise on the part of local development agencies. For one thing, the public agencies and voluntary agencies have to perform, in this sphere, mainly a catalytic and facilitating role and direct responsibilities will necessarily rest with private small entrepreneurs, artisans, traders, hoteliers, cooperatives and workers. Second, the linkages of this set of

programmes with the immediate surrounding regional economy and the wider national economy are very important. Hence, planning in this sphere needs to be more thoroughly integrated with higher tiers of planning. Last but not the least, successful implementation of the economic programme builds up self-reliance and independence of the area, ridding it of the need of external subsidies. Though we have not made a study of this aspect, we have reasons to believe that Tajganj through a plan of economic regeneration may be found to have the potential of becoming a growth-point for the nearby villages in the context of an integrated area development plan for the meso-region. The already existing artisans and crafts base and market outlets through the tourists are further reasons for arousing hopes of an economic regeneration of the area through planned public intervention and through the action of voluntary bodies operating in the area.

Next in the scheme of priorities for Tajganj's development comes various measures which increase the availability of jobs in the organised sector, and help increase the income of its residents and increase the urban-content of the area. If one views the family as the basic economic unit, then supplementary income is obtained by the absorption of some family members (preferably the younger ones) in organised sector regular jobs in addition to the traditional family income. Given the present relatively heavy concentration in the below 14 age-group, a fairly high rate of entry into the labour force is to be expected in the near future. Since the strengthening of economic activities (through product and process innovation, better system of marketing, greater access to local and foreign markets, greater and improved availability of raw materials and credit, imparting of new and improved technical, organisational and business skills, etc.) and expansion and diversification of economic activities will start making an impact gradually and slowly, improved availability of additional jobs in the organised sector (like in hotels and tourist complexes coming up in and around Tajganj and through the secondary and subsequent spread of these activities), in government, especially in its programmes of expansion of supply of public and quasi-public goods and in the newly coming up activities in the region is a useful complementary measure. It will also make the expansion of education and its

vocationalisation a useful and acceptable programme. Related to this line of action are programmes of involving the women-folk in economically useful activities like making garments, etc., so that they can supplement family incomes. However, it must be admitted that the scope of employment in the organised sector is limited and since big industries cannot be established near Tajganj, the scope cannot be enlarged in this sector also. This leaves handicrafts and household industries as the major source of employment in addition to tourism based work.

Along with the programmes prioritised in the foregoing, it is essential to include in our package social and cultural programmes, for preserving the life style, values and traditional community links of the local residents. The socio-economic profile of Tajganj showed, expectedly, the dearth of meaningful and fruitful forms of leisure use for an overwhelming majority. Not only on account of the existing *non-leisure* leisure use pattern, but, if hopefully the measures we suggest lead to some improvements, the demand for various forms of leisure-use may increase. Schemes of providing healthy, culture-oriented, purposive and people's life experience based leisure activities through community centres, revival of traditional festivals and fairs and introduction of various means of mass media will certainly make life more livable. Incidentally, in a modernising tourist centre, these activities will also have its indirect pay-off in terms of attracting increased tourist inflow and induce them to stay in Tajganj for a longer period.

Hence, the scheme of priorities, in a hierarchical ranking, emerging from our analysis, is as follows:

- (i) Provision of public goods and civic amenities.
- (ii) Programmes for strengthening and expanding economic activities.
- (iii) Increased availability of jobs—especially for the young entrants to work force, in the organised public and private sectors and initiation [of women into economically paying activities.
- (iv) Social and cultural programmes.

Needless to say that a scheme of priorities does not propose

a formula or a set of formulae for determining the precise proportions for making allocations for these programmes in an integral plan or a sub-plan; it only indicates a qualitative guideline.

Programmes

In the light of the discussion so far, it is possible for us to chalk out programmes consistent with the scheme of priorities outlined. The objective of these programmes has to be the regeneration of the economy of Tajganj in order to provide to its residents a meaningful community life.

Before we move on to do that it may be useful to point out that we are preparing a set of interconnected, mutually supportive programmes. They bear on the observed and studied socio-economic conditions of the area. In a certain sense, they may be taken to constitute a 'plan' for the development of Tajganj. However, let us hasten to add that the preparation of a plan, in a more rigorous sense of the term, requires some other important inputs, especially for a micro-micro level sub-plan like the one we are interested in. It requires information about the magnitude of resources (both physical and financial), the national objectives and development perspective and relative weights attached to different objectives, the time perspective allowed for the plan and linkages of the sub-plans with the other plans in the hierarchy. In the absence of these, what we can attempt in the present exercise is the preparation of a consistent set of programmes responding to the socio-economic conditions prevailing in Tajganj.

Moreover, these programmes cannot, in view of limitations of data, be considered perfectly complete blue-prints to be handed down to the implementors. However, what the programmes do provide is a clear indication of their desirability, feasibility and place in the scheme of priorities.

In our survey of Tajganj, we asked our respondents about the 'improvements' which they would like to see brought about in their area. (see Appendix for the suggestions obtained). In preparing the programmes for action, we have kept these suggestions as also the perception of the residents regarding the present level of public services in view (see Appendix).

CIVIC AMENITIES AND PUBLIC CONSUMPTION

As discussed earlier, these programmes should have the highest priority.

We would like to present these programmes under the groups: long-run programmes and short-run ones, based not on their urgency or postponability but on our judgement concerning the likelihood of resources being available for them and the time needed to implement these programmes.

SHORT-RUN PROGRAMMES

Effective and regular scavenging and garbage collection through increase in staff strength, working conditions, remuneration and equipment (along with effective supervision) will make immediate impact. It will be useful to involve local residents in the supervision of this work through methods of quickly looking into suggestions and complaints. In fact, it is possible to involve local residents in carrying out periodic cleanliness campaigns based on voluntary labour. The social welfare officer may undertake extension work to motivate and organise such shramdan campaigns.

Each household, shop and industrial unit should be asked to maintain a dustbin; dustbins should also be provided along the streets.

The 'nalis' on both sides of the road should gradually be deepened and covered. Meanwhile, regular cleaning should be ensured. In areas where such nalis do not exist, a programme of constructing proper nalis should be taken up.

The number of public lavatories and that of seats in them should be increased, especially in areas in which the relatively poorer sections (and scheduled castes) live (like Basai Khurd, Malkogali, Kilhai, Ghiai Mandi, etc.).

We were told that a eight-seat lavatory with flushing arrangement costs about Rs. 1500 to Rs. 2000 per seat. The cost will come down (to about Rs. 800 if lavatories with septic tank and soak pit and without door and roof are constructed. Since sewerage is yet to be provided in the area, non-flush lavatories are the practical solution. It is also important that special lavatories for children, at relatively lesser distance, should be made so that they stop using the nalis for this purpose.

Loans should also be advanced along with subsidies to those who want to build proper lavatories in their residence. Apart from municipal resources, money can also be obtained under slum-improvement schemes from the Central and the State Governments.

Acute shortage of housing space and very limited availability of bath-rooms in the houses of the people suggest that for the marginal income groups provision of public bath-rooms (especially for women) will be an important addition to their welfare, sanitary habits and levels of living. To begin with, five or six bath-rooms at some convenient points may be a good beginning. Provision for space may be made in the Master Plan for such bath-rooms.

Recently, the overall supply of water from the public water supply system has gone up to 9 to 10 lakh gallons daily and it is available for about 15 hours a day. However, private taps not being available to many, they have to depend on public hydrants. We were told that official policy is to see that people go in for private taps to an increasing extent. However, there does not appear to be much of an alternative in the short-run, in our view, to public taps in Tajganj. Since water pipes have been laid down in most of Tajganj, there is a good case for covering more areas with public water supply. The system of taxing all households within a 600 feet radius of a tap ensures that some resources are raised to cover operating charges. Since the expenses per public tap range between Rs. 500 to Rs. 2000 per connection depending on the distance from existing points and the topography of the area, it is clear that a

few thousand rupees can go a lot of distance in making an important civic amenity available to the people not so lucky so-far.

Street lighting also requires improvement. The physical plan (prepared separately by the Town Planner) gives the details of the action need on this score.

Roads (presently in poor shape generally) and pavements (almost non-exist presently) have an obvious priority. Details of this programme may also form part of the plan for physical development.

Similarly there is also need for developing open spaces, green patches, parks, children's parks, etc. This too may be taken care of in the physical plan.

EDUCATIONAL AND TRAINING PROGRAMMES

Our socio-economic survey revealed that of the 0-15 years age group, about 36 per cent were in 0-5 age group and the rest in the 6 to 15 years age group. Of these about 57 per cent were boys and 43 per cent were girls. The educational profile of these young people showed that about 74 per cent were not attending any school. Among the school going age group (*i.e.*, 5 to 15 years) 65.1 per cent are illiterate. On this basis, we find that the absolute number of children in school going age in fact do not attend a school is about 6,000. This rather high level of illiteracy owes, to an extent, to the widespread use of child labour in household industries. However, since our sample was not stratified, it may show bias in over-stating illiteracy among the 5-15 years age group. What, in any case, cannot be denied is the great need for opening more schools (as suggested above) making enrolment attractive by motivating parents, offering additional facilities in schools like mid-day meals and directly useful skills, making direct private cost of education nil (charging no fees, providing stationery in school, not insisting on things like school uniform, etc., or subsidising uniforms for the low income groups) and increasing woman's participation in economic activities as a means of reducing dependence on child labour and hence lowering the opportunit cost of sending children to schools. Even if more schools, as suggested by us are started, it will be long before we reach the stage of

universal primary education for the children in the 5 to 15 years age-group.

The shortage of primary and junior high schools in a semi-urban area like Tajganj is somewhat strange.

The deficiency of primary schools is indicated by the operation of six *private* primary schools. Assuming that enrolment in public primary schools may be higher than in private schools, opening of four new primary schools (or fewer with bigger intake capacity) may make free, standard primary education available to those who are presently foregoing education as also to those who have to buy it dear and sub-standard from private teaching shops.

Apart from opening new schools, beginning must also be made in the direction of providing free mid-day meals to children to make good the protein and calories gap, provide playing ground, free books and stationery, etc. Moreover, either the insistence on uniforms should be given up or if uniform is compulsorily prescribed, the poorer ones should be provided free or subsidised uniforms. It is important to realise that an area where child labour is used, the private cost of education must be severely brought down (because it in any case involve a relatively high private opportunity cost) if the expansion, nay, universalisation of primary education is considered a desirable objective.

Since there is only one primary school for girls and one co-educational junior high school in which girls may study, one of the additional schools should be exclusively for girls.

We found that the existing junior school capacity is unable to meet the present demand and it is a problem to secure admission. Hence another junior high school will be needed in Tajganj.

These are the short-run aspects of educational programmes related to expansion of existing educational facilities. Since the existing schools run only one shift, expansion can easily be brought about by introducing double-shift operation for these schools. People will have to be motivated to go in for schooling for their children. This process will be helped by making the schools attractive by offering midday meals, having convenient timing and by recruiting quality teaching staff. Location of schools in an appropriate manner may also increase enrolment.

In Tajganj there is some demand for starting a degree college. However, in our view a college as such may not be very relevant to the immediate needs of Tajganj. In any case, the question of providing higher educational facilities is better decided from the broad, macro perspective and should not be made a matter of local demands and pressure, especially in an area like Tajganj which is so close to the facilities made available by Agra University.

Another question should also be raised at this stage. What is the utility of the education imparted in our schools to the economic, social and cultural needs of the semi-urban, low-income families? Admittedly, the prevailing education is neither skills and vocations-oriented nor job-oriented. In any case, in view of massive unemployment among the educated, provision of more educational facilities does not guarantee more jobs. To the extent the literary-bias of the education induces some prejudice against physical work, the poor artisan family tends to be deprived of the services of those of its members who obtain such education.

Why should then one think of expanding educational facilities in Tajganj? It may be better first to reorient education to the needs of the people and *then* bring about quantitative expansion. In our view, despite broadly sound basis of the argument advanced above, it is a one-sided and extreme view. There is hardly any substitute for the existing education in making a person obtain an entry into the world of formal skills and modern scientific knowledge. Despite its shortcomings, it is used as a screening device by the organised sector employers. Despite massive educated unemployment, one does improve one's chance of securing an organised sector job by getting education. Otherwise, how can one explain big and growing private demand for education in the country?

Therefore, what is required in Tajganj is not non-expansion of educational facilities, but expansion coupled with some qualitative changes in the kind of education imparted. For one thing, even within the existing educational framework, there are some courses (like science and commerce) which have greater skill-content and better job-prospects than others like the arts-group courses. Unfortunately, it is the latter courses which are taught in Tajganj and not the former. This must be rectified.

and in the secondary school and inter college, commerce and Science subjects should be introduced. Students with science and commerce group subjects at the secondary level will also tend to go to Polytechnics and technical training institutes. This is likely to improve the skill level of the artisan families.

Then adult education and non-formal training in marketing, packaging, book-keeping, export-procedures, product-designing and improvement, catering and hotel work, etc., are needed to supplement formal school education. Appropriate work of this kind among the womenfolk of Tajganj will also go a long-way in enabling them to make a direct and positive economic contribution to their family income and well-being.

Since this kind of educational and training perspective has not been brought to the operational level by the Government so far, this is an area in which voluntary agencies could in cooperation with local authorities act as a catalyst in collaboration with local cooperatives of shoe-makers and marble inlay workers, etc., It could organise informal training programmes through appointing suitable personnel to arrange and impart training in these fields. Such voluntary agencies' staff should make contacts with local people, specifically identify their training needs and in an informal manner through evening classes, demonstration workshops, door to door contact impart these skills to the people and show them how to make use of this training to improve their economic and social level.

In this context, a lady extension-cum-social worker can also have a very useful role to play. Women of Tajganj have to be made literate. Domestic skills, hygienic habits and practices and useful commercial skills in their traditional family crafts and newer ones (like tailoring, knitting by hand and on a hand knitting machine, toy-making, etc.) should also be imparted to them. By imparting such training and helping them find marketing outlets, a voluntary agency with extensive business contacts and skills may be able to make a visible impact on the lives of the residents of Tajganj.

Since a large number of hotels are coming up in the area, potentially new job opportunities are also emerging. However, in the absence of requisite training facilities in catering and hotel management, local residents cannot take advantage of these opportunities. While a long-run solution is to introduce

such vocational courses in the schools of Tajganj, in the short-run, the hotels should be persuaded to select some local boys as apprentices and give them on-the-job training and ultimately absorb them in regular jobs.

The vocational guide-cum-instructor can also provide guidance to the students in choosing suitable lines of education and training and also help the school leavers in going about finding a job. Other areas in which vocational training needs to be organised are tourism and tourist guide, zari work, marble work, carpet weaving, mechanical, electrical and office work.

The educational and training programmes outlined above lie basically in the domain of Nagar Mahapalika, though the State Government also comes into the picture through the grants it makes. We have also outlined a role for a voluntary agency in this field through the appointment of a vocational guide-cum-instructor and a lady extension-cum-social worker. It can also help by providing help in making local schools more attractive to improve enrolment.

HEALTH, HYGIENE AND MEDICAL FACILITIES

Given the socio-economic and physical profile of Tajganj, malnutrition, insanitary environment, unhygienic habits and constant danger of infectious diseases are expectedly a part of the reality of Tajganj. A number of measures of public hygiene and sanitation which we have outlined in the following are important parts of the preventive measures needed for a healthier Tajganj. We wish to underline the importance of such measures because conventionally the curative measures manage to acquire higher priority. Along with measures of improved environmental sanitation, another set of measures are an important part of the preventive steps. This relates to the effective enforcement of public hygiene regulations for vendors, hawkers and shopkeepers for all kinds of eatables and drinks. Though the Nagar Mahapalika has posted a sanitary inspector in the area, his presence can hardly be felt in view of widespread violation of public health regulations. Licensing, control, and enforcement of hygienic conditions with respect to hawkers of eatables must receive priority. Public opinion too needs to be educated in this respect. The social welfare officer and the lady

extension-cum-social worker can have both watch-dog as well as educative roles in this connection.

More frequent and widespread vaccination and innoculation of the population, distribution of vitamin tablets among children, aged and pre- and post-natal mothers and nutritional supplementation programmes like mid-day meals in schools are also important props of preventive measures.

Tajganj has two medical units run by the Nagar Mahapalika: (1) a dispensary, and (2) a maternity hospital. Their inadequacy to meet the local needs is shown by the large number of private practitioners who do brisk business in the area. Not only the public hospital and medical facilities are inadequate in comparison to the demand for them, but their quality (in terms of facilities available, attention given and overcrowding) also leaves much to be desired. As the data concerning people's perception of various public services and medical expenses of the households show, there is widespread dissatisfaction with the kind of medical services available on public account in Tajganj.

In view of such quantitative and qualitative inadequacy two sets of things can be suggested. In the short-run, the existing dispensary and maternity hospital need to be improved and strengthened. Secondly, in course of next few years, a well-equipped medium sized hospital and a dispensary with Ayurvedic, Homeopathic and Unani medical facilities should be provided. The medium sized hospital's location in Tajganj or nearabout has to be decided on the basis of an overall view of hospital facilities in the larger Agra urban region.

The present dispensary, on the average, visited by about 250 patients a day, has one doctor, two compounders and other Class IV staff. It supplies every year free medicines worth Rs. 2500 to the patients. It is obvious that it is basically a consulting dispensary. The doctor is an official of the U.P. Government Medical Services and not an employee of the Nagar Mahapalika which runs the dispensary. The strengthening of medical services is dependent on the willingness and capability of the Nagar Mahapalika and State Government to assume additional responsibilities.

The maternity hospital with 15 beds has three doctors, one midwife and other supporting staff. The maintenance of the

hospital is very poor (e.g., no white washing for long, broken furniture and worn-out electric fittings, etc.). Lack of freely supplied medicines and overcrowding create further problems. It follows that apart from increasing the number of beds, some specific grants are needed to improve its maintenance. Then, in a low-income area like Tajganj, a maternity hospital should also be turned into pre- and post-natal care centre and facilities for nutritional supplements for children and nursing mothers should be provided. Community efforts at developing awareness of proper maintenance are also needed.

In Tajganj are located two leper houses—one big one run by the Central Government and another small one run by the Nagar Mahapalika. These centres cater to the needs of a wider area and are a kind of higher order central function.

LONG-TERM PROGRAMMES OF CIVIC AMENITIES

Tajganj is without a proper system of sewers and drainage. We were told by the Nagar Mahapalika people that preliminary work for the provision of these facilities has already been taken up. The project officer appointed by voluntary agency should follow up the progress of this work which, on present reckoning, is likely to be completed in the course of next 5 to 6 years.

A major public consumption and civic amenities programme which can make marked impact in the area is the construction of community centre (to begin with one, but to be increased to two in the next few years) and organisation of community activities and living around that Centre.

The meagre incomes and leisureless life style of Tajganj residents afford little opportunity for meaningful, purposive, sustained and secular community interaction. Despite strong, positive and extensive community linkages, community consciousness as such remains muted and non-articulated. The heterogeneity of the residents of Tajganj in cultural, linguistic, religious, occupational fields has not so far led to noticeable friction. To foreclose such eventuality and to strengthen positive, purposive bonds among the residents, a community centre with regular organisation of purposeful communal activities and corporate living will be a very useful instrument. The community centre need not be a costly building requiring a huge

outlay. A central place like a chowk or courtyard, provided with some facilities like office, store and some covered space, can well serve the purpose of a community centre. It can provide a number of services which the meagre means of the majority may not enable them to provide privately in their homes. It can be a focal point for harnessing the energies of the young to constructive and creative pursuits. Furthermore, it may also be a means of breaking the isolation of the women of the area and through the combined effort of the community centre and the lady extension-cum-social worker can introduce the largely illiterate women folk to corporate, community life. A community centre can be a focus of not only the cultural and leisure activities but can also give a positive direction to the hopes and aspirations of the people. Not being based on caste, craft or some such narrow grouping, it will be an organisation for all the residents. Through activities like indoor and outdoor games, annual competitions, audio-visual methods of recreation, education and films, etc., music and folk arts, lecture-discussions, get-togethers on important national and communal festivals and by being the centre for adult-literacy and functional literacy, reading room and library, by organising activities for the women and adolescents of the area, the community centre can become an institution of great relevance to the lives of the people.

Its organisation has to be through the Nagar Mahapalika, though it needs to be strengthened by grants from the State Government for specific purposes. Apart from a paid, fulltime Secretary, there should be a popularly elected management Council from among the local activists with special nominees of women and youth and *ex officio* representation to local municipal councillor and M.L.A. Specific sub-committees may be appointed for specific activities. Local businessmen, industrialists and hoteliers may be approached for donations for specific facilities like projector, books, games, cash grants etc.

Housing : Priority in this field should belong to making loans available on soft terms for repairs, renovations and addition of facilities like flush laterines, bath-rooms, etc. The State Government organisations and HUDCO can be approached for building new houses for those who are living in almost totally dilapidated houses and do not have the resources for

rebuilding houses of their own. Community self-help may also help improve matters concerning repairs, etc.

PROGRAMMES FOR STRENGTHENING AND EXPANDING ECONOMIC ACTIVITIES

The artisan and small household industries are unable to yield decent earnings because of: (i) low-productivity techniques based on primitive tools and implements, manual labour, (ii) unchanging product design, (iii) middlemen dominated marketing of raw materials and finished products, and (iv) command over little financial resources.

Education, vocational training and improved civic amenities suggested earlier create conditions in which an economic programme of raising productivity and earnings for the craftsmen and small entrepreneurs can be undertaken.

There are a number of government agencies engaged in the task of helping small industries and artisans. The Industries Department of the Government of U.P., the Quality Marking Scheme of the Directorate of Industries, U.P. Small Industries Corporation, U.P. Leather Development and Marketing Corporation, U.P. Handloom and Textile Board (for Carpets and Durries), the Regional Development Authority, etc., are there to help the cottage industries. The S.I.S.I., the N.S.I.C., the State Trading Corporation and the commercial banks are the Central Government agencies available for helping the growth of cottage industries. They are carrying out some programmes, though not much impact has been felt by Tajganj units. Hence, there is need for supplementing these efforts through promotional intervention by voluntary organisations which are interested in the development of the area.

As we have pointed out in our socio-economic analysis, the area has the potential for further growth of small and cottage industries because of tourism, crafts and artisan base, availability of skills. The major components of a programme for the regeneration and modernisation of the existing cottage industries are:

- (i) Technical improvement to increase output per man (through better and improved implements, through use

of power, through increased utilisation of partially used inputs) and to reduce cost per unit (through better utilisation of raw materials, reduction in the price of raw materials by direct purchase or by purchase through cooperative or public agencies, standardisation and improvement in the quality of raw materials and other methods of cost reduction).

- (ii) Expansion of market by introducing new, less costly, greater utility items in addition to the present emphasis on high value, luxury items catering mainly to export markets and by finding new outlets through shopping arcade, exports, etc. In view of largely untapped potential for export-marketing voluntary organisations can take up export of the products of Tajganj artisans and ensure fair remuneration to them.
- (iii) Provision of extension and consultation facilities to the small entrepreneurs. The Small Industries Service Institute needs to be more energetically brought into the picture through the project officer's liaison and good offices. The technical problems of the cottage industries need to be understood keeping in view the absorptive capacity of the artisans, their skills, life-style, command over resources (including access to sources of institutional credit) etc. The gap which seems to have separated the efforts of the S.I.S.I. and the artisans need to be bridged through the project officer and vocational guide-cum-training officer.
- (iv) The cottage industries need to be diversified. The shoe-makers should be made to undertake the production of many other leather goods which not only give them greater viability, make fuller use of their family labour but also make use of leather waste and cutting. Similarly the carpet-weavers can produce durries, tapestry cloth, etc. The range of products turned out by the marble inlay workers can also be enlarged from decorative show pieces to articles of daily and household utility. Less costly but colourful stones can also be used to bring down the cost.

Agriculturists and even other households can take to growing vegetables, fruits, poultry, piggery and dairy

farming. Appropriate organisational inputs and initiative injected by the development staff appointed by a voluntary agency for the purpose can enable people to make a start in these directions.

- (v) To make the artisan receptive and capable of taking advantage of the developmental initiatives, the existing family form of organising their activities may turn out to be inadequate, especially in the marginal cases. In order to overcome such constraints, organisation of artisans cooperatives may provide a good answer. Already some local artisans have taken the initiative to organise such cooperatives. They are facing problems in dealing with governmental agencies. Help needs to be rendered not only in organising the cooperatives but also in enabling them to acquire capability and viability. Cooperatives are by far the most useful method of harnessing local effort for supporting economic programmes.
- (vi) Marketing arrangements for the cottage industries are not adequate and also deprive the artisans of fair return. Replacement of the middlemen with their superior economic, financial and social strength is possible only through service, credit and marketing cooperatives and governmental agencies like corporations to provide raw materials and export the finished products. However, the entry of government agencies has not only been inadequate but the effort has also suffered on account of organisational, managerial and policy shortcomings. For one thing, these efforts have not taken into account the absorptive capacity of the artisans with respect to sophistication of techniques and products, cost and financial requirements of imported and standardised raw materials and, to an extent, one guesses, through official impersonal approach.

The needs of the artisans of Tajganj for assured and regular supply of standard raw materials at reasonable, competitive cost through consortium approach by credit, marketing and technical agencies can get them out of the clutches of middlemen and money lenders. Opening of show-rooms, emporia, permanent exhibi-

tions and shops-on-wheels parked at central places and places of tourist interests can create sales outlets independent of usual merchants. The organised agencies should also conduct market surveys and pass on relevant information to artisans for product improvement, diversification and redesigning. Collective and selection advertising may also pay dividends.

- (vii) Improvement of physical condition and layout of the production units is also essential. The physical plan may take this also into account. The setting up of artisans' village (production-cum-sales centre) may also give similar results.
- (viii) Training in technical, marketing and accounting practices should be organised in the form of action-training at convenient hours and places through audio-visual and on-the-job work methods. The existing training programmes of the S.I.S.I. have made little impact owing to its inappropriate training policy and methodology.
- (ix) The commercial bank in Tajganj provides credit to the small units mainly for the purchase of raw materials. The credit programme should be coordinated with the overall programme of assistance and strengthening cottage industries and instead of cash credit, it should be credit in the *physical form* of raw materials and implements. Cooperative thrift societies may also be formed. In any case the artisans should be prompted to keep account with the banks. This requires simplification of bank procedures (e.g. pass books with attested photographs), promptness of counter service and use of people's languages in bank transactions. Proper economic verification of loan needs and direct payment to the suppliers of inputs will reduce problems of repayment of loans. Canara Bank being the lead Bank for this area needs to be more actively involved in Tajganj. Since this bank does not even have a branch in Tajganj (the only branch being that of Central Bank), it should be persuaded to open a branch in this area. In the carrying out of the programmes for the cottage sector, the development staff of the voluntary agency (particularly

the project officer and the vocational guide-cum-training officer) have a lot of catalytic, persuasive and direct involvement role to play.

NEW ECONOMIC ACTIVITIES

Apart from the strengthening and expansion of existing economic activities (discussed above), Tajganj can do well to undertake some new economic activities.

An artisans village is already being set up, where the prospective buyers can see the artisans at work. This should give a fillip to the economy of Tajganj. Then, diversification of cottage industries, as discussed earlier, should also lead to the emergence of new economic units, particularly in dairying, poultry, piggery, etc. Organised help in the form of finance for cattle, cattle-feed, sanitary arrangements and marketing can boost these activities.

Tajganj has its links with the surrounding rural areas and is a centre for the sale of agricultural produce of these villages. It can easily have some *dal* mills and oil-crushing units (though many such units already exist in Agra urban area) which can not only meet local demand and can also export their produce out of the region. Since there are indications that not much new private capital is being attracted to these activities, it should be preferable to try to start such units in the cooperative sector, with fairly large participation by the growers of these crops. These industries will go to make Tajganj a *growth point* for the adjoining meso region.

Local people can be encouraged and organised to go in for medium class hotels, tourist homes and lodgings for low-budget foreign and internal tourists. There already are some such 'guest houses', but for want of finance, training, etc., they are somewhat clumsy places. Organised help in finance and training can put these guest houses in order and more of such ventures can be initiated.

In view of the coming up of the Mathura Refinery, wax products units can also be started.

Units for production of medium and low-priced and useful souvenirs can also be started in Tajganj.

Bringing women in the workforce is a difficult but essential task. To begin with, work will have to be found on a decentralised, self-employment basis for women in their houses. Tailoring and knitting come readily to mind which are not only decentralised, self-employment activities but have relatively low skill and capital requirements. Since women have natural aptitude for such work and it also adds to usual family needs, this work of initiating women into tailoring and knitting work on a commercial scale should receive some priority. The major problems in this field are organisation, finance, training and marketing.

A famous sewing manufacturing company runs a tailoring training centre, but since many cannot afford to buy a sewing machine, the Centre does not seem to have picked up. We have seen as to how few families own sewing machines. In any case, commercial operation of this activity based on untapped women labour has not been taken up.

We suggest that in view of the big and growing home and foreign market for garments, voluntary organisations should take the initiative in:

- (i) distribution of soft loans and, in special cases, even on outright grant basis sewing machines and handknitting machines to housewives of the area,
- (ii) training them in cutting, sewing, designing and knitting,
- (iii) providing raw material and designs,
- (iv) selling them in home and foreign markets.

In undertaking this activity a big organisation initiating voluntary effort should primarily be guided by the basic consideration of regenerating the economy of a depressed area like Tajganj and should operate these schemes as a part of their social responsibility. That is to say, the rate of remuneration has to be specially favourable in order to act as a spur and add to the incomes of the poorer families. The lady extension-cum social-worker should be charged with the responsibility of organising this work.

Similarly, in other lines like leather-work, marble inlay work and carpet-making, the voluntary agency can take initiative in the expansion, modernisation, marketing, finance and extension

work. May be that in some cases more detailed studies of some crafts become essential (like for carpet-making and shoe-making) in order to precisely define the concrete tasks, identify the people and units to be approached and to carry out the task. The project officer may be given the responsibility for such studies and preparation of specific project proposals.

In carrying out the schemes for strengthening and expanding the cottage industries two things must receive special attention :

- (a) some new lines of production, more modern and with higher value-added, like *electronics* (mainly assembling which does not require much of infrastructure facilities) must be explored, and
- (b) the scheduled castes and people below the poverty line should be the specific target groups who must be brought within the ambit of these schemes. Loans for dairy farming (purchase of cattle), poultry and sewing and knitting machines, training programmes in book-keeping, marketing, technical training, etc., should be channelised to these identified backward sections of the community.

In one word, socially responsive entrepreneurial, organisational and catalytic role for the voluntary agency is what could be considered desirable to initiate a process of community-action based development. If the voluntary agency can demonstrate that some people pick up economically and socially through the programmes it has sponsored, then many more may approach it and thus start a process of snow balling.

COMMERCIAL ACTIVITIES

So far we have concentrated mainly on cottage industries. However, the occupational profile of Tajganj showed that trade and commerce are also fairly important categories for the economy of Tajganj—both the ones supplying the needs of the residents and the ones catering to the demands of areas other than Tajganj. In fact, the latter are not as important as they can potentially be in view of Tajganj being an artisan's production centre and a place of tourists' interest. We have noted that

about 46 per cent of the retail outlets are located out of Tajganj. This owes considerable to the role of outside middlemen elements. Given the relatively low level of cottage industry productivity and the small size of the present market (which is potentially quite big), separation of production and marketing is uncalled for, especially in view of the stronger economic position and more organised nature of the middlemen. Integration of production and marketing will create fuller employment, higher returns and ending of an unequal economic relationship between cottage producers on the one hand and middlemen supplying raw materials to the former and selling the produce of the former. That is to say, such a move will increase the viability of cottage production in many ways. It will mean that more of the wholesale outlets for the products of Tajganj are located in the area itself.

The question is how to bring it about. An individual cottage producer does not have the requisite resources and expertise to undertake the marketing of his own products nor can he directly procure the raw materials needed. The alternatives are :

- (a) cooperative efforts;
- (b) governmental efforts through departments or specialised corporations; and
- (c) some private voluntary organisations interested in the upliftment of the cottage producers might organise such an enterprise so that the share pocketed by the middlemen is released for the benefit of the producers.

Even the organisation of cooperatives might be expected and made viable if an external voluntary body takes the initiative, provide leadership, (through local projects officer) finance and access to big and untapped foreign markets. The efforts at the government level (like through the U.P. Leather Development and Marketing Corporation, Export Promotion Corporation, U.P. Small Industries Corporation, etc.) are also thinly spread over many areas and for specially focussing on Tajganj, efforts by the project officer appointed by the large Tajganj-based voluntary agency may be useful. However, if the voluntary agency can enable the use of its big organisation and external links as a part of its social commitment for the

betterment of Tajganj, it can move to gradually limit the role the middlemen and through finance, marketing and organisation help bring about an integration of cottage production and marketing, and ensure fair returns to the producers to provide them incentives and means for self-financing growth.

The shopping arcade planned by the new and big hotels will attract foreign and Indian tourists to Tajganj and provide an outlet to the artisans in order to derive better returns for their products. We suggest that the weaker sections should be preferentially allotted the shops. Furthermore, if educated girls of Tajganj can be persuaded to man the sales counters, it will be an important social change which in course of time will give great fillip to women's education. Its economic impact is self-evident.

We have already suggested increasing the export potential and the needs for link up with emporia, show-rooms, shop-on-wheels, etc. Improvement in general sanitation, roads, development of chowks, provision of parking space, improved street lighting, etc., will also increase the commercial attractiveness of the area.

Good, neat and clean restaurants selling conventional snacks as well as Indian specialties like lassi, etc., are essential components of commercial development of the area. Presently, apart from the ITDC restaurant at the main gate of Taj, no such decent place exists in Tajganj. The voluntary agency can provide financial help directly or can help procure loan, give guidance and help local people to set up such medium level restaurants in Tajganj. It will not only add to incomes, improve tourist facilities but will have good deal of economically and commercially beneficial secondary effects.

ADDITIONAL ORGANISED SECTOR JOBS AND OTHER SELF-EMPLOYMENT SCHEMES

Let it be stated at the outset that in this sphere, in the short-run, only marginal gains can be made for Tajganj. Growth of the organised sector in the country especially in the area immediately accessible to Tajganj residents, the development of educational and skill level of the new entrants to the labour force, improved organisational set-up for improving job avail-

ability for the Tajganj residents (through better registration with Employment Exchange, better dissemination of information regarding job availability, etc.) are all going to take time and yield slow returns.

The educational and training programmes suggested earlier are relevant in this context too. The local Intermediate College and its National Service Scheme can also be used for better registration with the Employment Exchange and dissemination of information about job opportunities. However, the most crucial role in this field will belong to the vocational guide and training officer to be appointed by the voluntary agency. His functions have been detailed separately.

The hotels and tourist complexes are the most important and conspicuous organised sector activities coming up in the area. The employment generated in these hotels for the local people after the construction phase is over is very little. Our enquiries from the hotels functioning for sometime now showed this. True the level of skills available in Tajganj does not help the situation in this respect. However, taking a long-term view, the skill situation can be improved. Therefore, we suggest that the hotels in the area should be persuaded (e.g., by the vocational guide and training officer) to take young local boys as apprentices in various capacities (like waitors, cleaners, ward boys, messengers, helpers in the kitchen, clerks, etc.), and train and absorb them in the hotels.

Self-employment schemes like plying mechanised and cycle rickshaws, three-wheeler taxis, taxis, operating motor and cycle repair workshops, working as electricians, etc., need to be pursued with the help of financial institutions. Training in relevant skills like driving, etc., can be organised through the efforts of the voluntary agency's development staff.

New industrial activities coming up in the area will improve job situation. The promotional incentives provided by the Government are normally based on the amount of capital invested in the area. This becomes somewhat self-defeating to the extent it encourages capital-intensive projects. Since the major purpose is to expand job opportunities, efforts should be made to see that the Government provides incentives, subsidies, etc., on the basis of jobs created, particularly for the local people.

A long-term approach in this matter requires that under the auspices of the district level plan for industrial development (through the district level officer of the Industries Department of the U.P. Government), linkages should be identified between the vocational training imparted in the area and the initiation of new industrial ventures in the area. This will not only increase jobs for the local people and enable industries to recruit local people but will also reduce the need for migration.

SOCIAL AND CULTURAL PROGRAMMES AND COMMUNITY INVOLVEMENTS

We have identified a number of caste, craft and mohalla associations in Tajganj in the course of our socio-economic survey of Tajganj. Their membership is not very insignificant, though the re-exists great scope for their enlargement and activities need to be increased. Cooperative societies are also coming up in the area. Apart from the producers' cooperatives, which also undertake marketing, procurement of raw materials, finance etc., there is need for organising savings and credit co-operatives as well as consumers' cooperative societies.

These social, economic, religious and cultural organisations also have thrown up a certain kind of leadership. In organising social and cultural programmes as well as for organising local community's efforts, involvement and participation in the various schemes of regenerating life in the area, these local organisations and their leadership must be involved. Their involvement is essential for a genuinely relevant, dynamic and purposive programme of regeneration. It will also be an important input to the conception and execution of the various schemes. The development staff appointed by the voluntary agency will have to prepare a thorough list of such organisations and their leaders and then pick up those who hold promise and potential of fruitful collaboration. Our field experience suggests that there are many such dynamic, dedicated and imaginative people who can be energised and involved. However, a word of caution is essential because, by and large, such developmental and regenerative role is not visualised by most of the people for these organisations. As we argued in our socio-economic analysis, Tajganj has the attributes of a cohesive community, but the conscious-

ness about it is dormant. Hence the role of an external stimuli in tapping this potential. It might also be pointed out that the many beginnings made with respect to the implementation of the Action Plan will also help the process of greater community involvement. The experience of the residents of Tajganj has not shown them any regenerative endeavours bearing fruits for their benefit. This, over a period of time, generates a feeling of lack of trust in trying such things as attempts at betterment. But when they do see certain things happening, some individual and families bettering their lot by participating in new activities, they see a flicker of hope and rally round it. Gradually the process gathers momentum. Thus involvement of the community, is bound to be a slow process which will need patient husbanding. Actually it will be an area which will involve the confluence of the different streams of action in order to give fillip to each of the constituent parts.

In concrete terms, the development staff will have to identify and persuade some caste and mohalla associations (common in certain cases) to participate in some social and economic programmes, provide them assistance and bring them up as a kind of demonstration exercise. They should help these people organise their efforts in social, economic and cultural fields and also in environmental sanitation (e.g., by using dustbins in homes and on the streets), hygienic habits and improved dietary practices. The success of greater community involvement lies in overcoming the initial antipathy or lukewarmness.

Festivals and melas (fairs) are the usual means of providing diversion which communities in India have for long been making use of. Somehow over time, the festivals and fairs have lost some of their pristine charm. Lack of proper space (mela ground) has also acted as an inhibiting factor. The physical plan for Tajganj sets apart area for festivals and melas. Over and above this, revival of old practices and introduction of new attractions are essential to make the fairs and festivals (like diwali, dussehra, id, holi, moharram, sharad purnima) not only welcome and refreshing breaks from the routine for the people but also tourist attractions. Tourism in India should not compete in terms of what abounds in the West like casinos and night clubs. It can offer distinctive cultural Indian fare, folk arts and music and revival of medieval arts and music.

Tajganj can, owing to the Taj, have its share in this kind of tourism centered cultural activities—activities which not only do not preclude the locals from their ambit but are basically centred around them. An autumn festival in Agra has already been initiated. Tajganj can also receive its share of activities under it, if local initiative is organised through external intervention to begin with.

Sports and recreational facilities, including a library, are essential needs of any modern community. People with the levels of living witnessed in Tajganj can ill-afford to provide for these out of their personal resources; even at the psychic level such needs remain largely inarticulate. Indirectly, economic improvement can slowly create some demand for these services and some personal capacity to meet these. However, this is a rather slow process. On the other hand, if some of these facilities are provided ahead of a clear cut emergence of demand for them, it not only helps to improve the human aspects to be reflected in social and economic life but also gives this demand a lasting character. The mechanism for it has to be sponsored and stimulated use of community organisations (existing and newly created) for developing consciousness for participative as distinct from spectator sports and recreational facilities and providing means to meet this demand. Through these activities also develop informal social links, improvement of the human spirit and spontaneous urge to organise action for mutual benefit. The development staff has to provide the needed stimuli to initiate action on this front too.

Through the development of traditional cultural activities, emergence of new leisure-uses and meaningful community interaction coupled with improvement in the economic activities and resulting income flows, a sure basis may be laid down for *human development* in Tajganj. The methodology of providing external organisational, financial, advisory help and initiative through local organisations and local upcoming young leadership can ensure that the external inputs are relied upon only in the early phases and not on a permanent basis. That is to say, the process can acquire, after a spell of careful initiation, nurturing and husbanding, a kind of self-generating, spontaneous character which is in keeping with the principles of self-help and self-reliance. But placed as they are presently, the

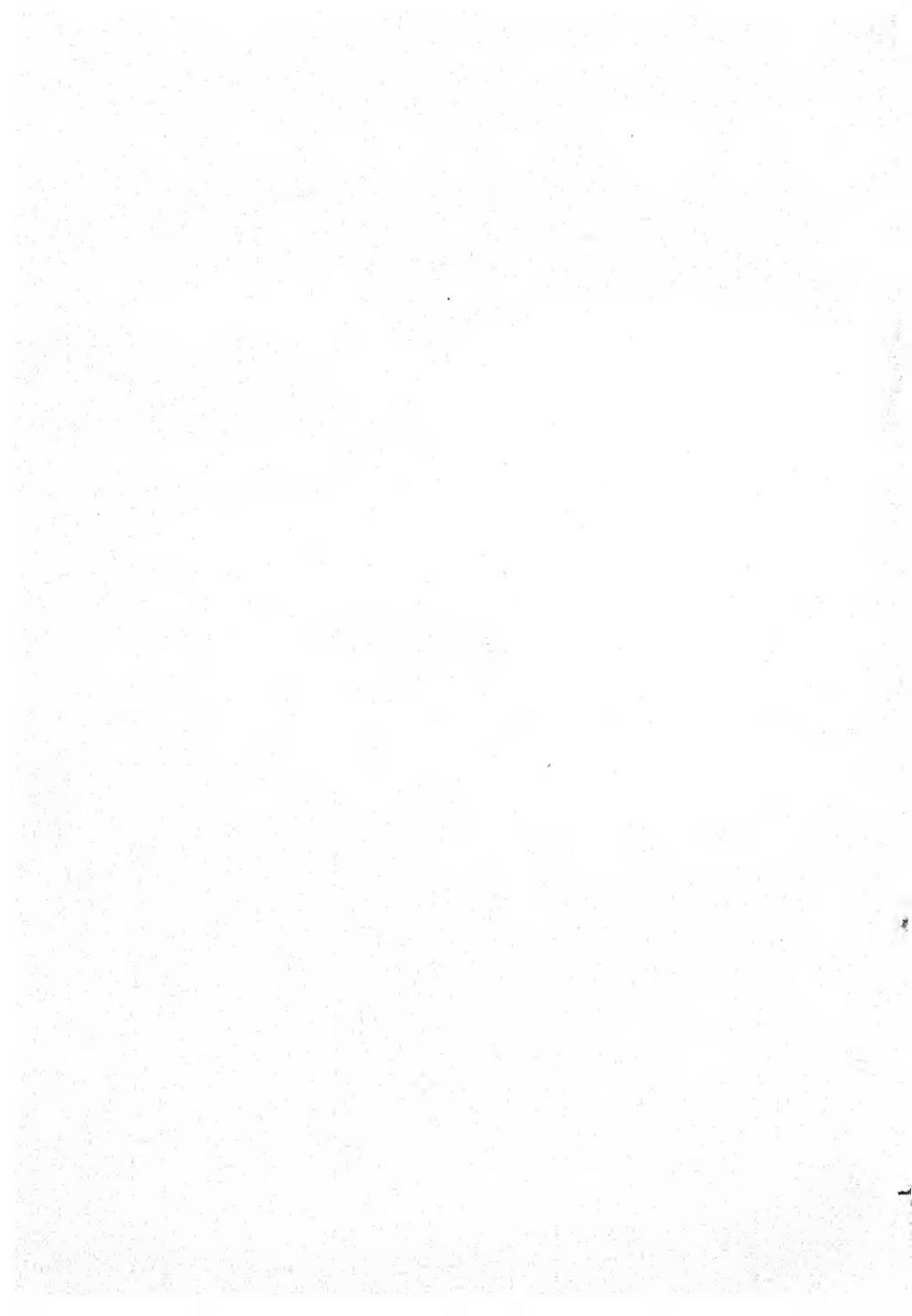
residents and community of Tajganj cannot make the early moves of their own. As we concluded in our socio-economic analysis, the profile of Tajganj which has emerged from this study is that of "a semi-organised human settlement, nearly untouched by technical, organisational, industrial and commercial modernisation. The limited potential of the area, both in the economic and social senses, virtually marks the absence of built-in incentives for future expansion. *Indeed, this resource-starved community (in terms of finance, expertise, skills, entrepreneurial make-up, etc.) left to itself can hardly gear itself to any innovative moves to rise to the new social and economic levels."*

However, the initial propping-up need not be turned into permanent spoon-feeding. In fact, such an exercise will be developmental. Therefore, the building up of self-initiated momentum and advance, hallmarks of the development of human social potential, needs to be given initially a big external push in order to build up its own spontaneity by generating capable local leadership. This exercise we have tried to relate in the preceding Action-plan with identified drawbacks in the way of initiating advance. An organisational set-up in the form of core development staff inducted in the area by a voluntary or governmental agency which can take up various roles in conjunction with and as supplement to Government efforts in this direction, can organise the initial efforts along lines suggested in the present plan.

These voluntary organisations can be, openly or not so openly, political bodies, articulating specific interests. They can spring from the general social processes of mobilisation or may reflect a new style of socio-political mobilisation on the part of established socio-political organisations. Whichever way one may look at these voluntary bodies, we do not mean to suggest that such bodies must of necessity or even in a more likely way be business or industrial entities. In fact, we have not gone into the question of the nature, character and motivation of voluntary bodies. Our concern has been with for *what ends* and *how* the voluntary agencies may intervene in situations like those found in Tajganj. We may conclude by saying that our Action-Plan is not only relevant for its specific focus; it goes beyond that to typify a methodology of complementary social, voluntary intervention at the grassroots level. Insofar

as broader, national level socio-political organisations, like political parties, intend to use a new style, a new idiom and method of micro-level mobilisation, through their grassroot organs, our Action-Plan presents one important method of going about the business.

APPENDIX



APPENDIX I

TAJGANJ RESIDENTS' PERCEPTION OF DIFFERENT PUBLIC SERVICES AND LIST OF IMPROVEMENTS SUGGESTED BY THE RESIDENTS

PERCEPTION OF DIFFERENT PUBLIC SERVICES

<i>Perception</i>	<i>Excellent</i>	<i>Good</i>	<i>Fair</i>	<i>Poor</i>	<i>Row Total</i>
<i>Services</i>					
Health	2 (0.73%)	9 (3.26%)	27 (9.78%)	238 (86.23%)	276
Municipal	1 (0.29%)	9 (2.63%)	26 (7.58%)	307 (89.50%)	343
Educational	0 (0.00%)	14 (4.39%)	39 (12.22%)	266 (83.39%)	319
Small Industries Extension Service	1 (0.83%)	1 (0.83%)	18 (15.00%)	100 (83.34%)	120
Agriculture Extension Service	0 (0.00%)	1 (0.93%)	17 (15.74%)	90 (83.33%)	108
Banks and Financial Institutions	1 (0.66%)	18 (11.84%)	25 (16.45%)	108 (71.05%)	152

LIST OF IMPROVEMENTS SUGGESTED BY THE RESPONDENTS*

1. EDUCATION

1. Better schools providing free education—(92) (one asked free uniforms as well)
2. Start a College—(1)

2. HEALTH

1. Establish a good, well-equipped local health unit—(115).
2. Carry out a thorough overhaul of the existing dispensary—(10).
3. The stall in the dispensary should treat the poor-illiterate villagers with courtesy—(1).
4. Maternity Hospital's services very poor and inadequate; Needs to be strengthened equipment-wise and should provide free medicines—(1).

3. MARKETING

1. Government should provide proper marketing facilities—(11).

4. CREDIT FACILITIES

1. Credits on low-interests urgently needed—(25).

5. EMPLOYMENT

1. Industries that help create greater employment opportunities be given attention and importance—(33).
2. More jobs for young and unskilled—(24).
3. Government should set up industries in the village—(2).

6. HOUSING

1. Substandard housing conditions in the village be corrected and all houses be given amenities, such as electricity, water, etc.—(18).
2. Interest-free loans/loans for house-building—(2).
3. Cheap, new housing units for the poor—(2).
4. Reduce House-tax—(31).
5. Multi-storey structures the only way to meet the housing needs of the people—(1).

*Numbers in brackets indicate the number of respondents making the suggestion.

6. Future housing activity be subjected to a planned effort—(7).
7. Houses be available on instalment-basis—(2).

7. CIVIC AMENITIES

1. Assured water-supply for all—(28).
2. Speedy public works to improve drainage and sewerage system—(22).
3. Flush-fitted community-lavatories—(10).
4. Anti-mosquitoes drive—(2).
5. Improved street-lighting—(9).
6. Physical beautification of the area—(1)
7. A general clean-up for sanitation-improvement—(26).

8. TRANSPORT AND COMMUNICATIONS

1. An efficient bus-system at cheaper rates—(25).
2. Good metal-surface roads—(5).

9. AGRICULTURE

1. Provide land to the landless—(1).
2. Need for Tube-wells—(4).

10. INDUSTRY

1. Industrial diversification to spread the economic base of the area—(15).
2. Better guidance and help for small-scale industries—(1).
3. Government could provide the needed impetus to industrial activity by stepping in as an entrepreneur—(4).
4. No industry be allowed—(1).

11. VOCATIONAL TRAINING

1. Vocational training schemes necessary to help youngmen choose and prepare for careers—(13).
2. Separate Vocational training schools for women—(2).



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